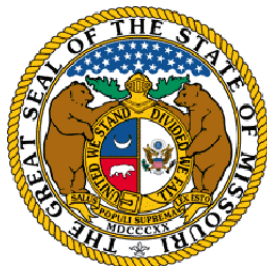


2008

# P *Property* C *Casualty*

Supplement Report



**DIFP**

Department of Insurance  
Financial Institutions &  
Professional Registration

Statistics Section  
May 2009

# MISSOURI PROPERTY & CASUALTY SUPPLEMENT REPORT 2008

Department of Insurance, Financial Institutions & Professional Registration  
Statistics Section  
May 2009

## PREFACE

The **2008 Missouri Property & Casualty Supplement Report** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file supplements to the Page 19 of the annual statement for Missouri for 2008. This form is used to collect data in greater detail than reported in the 2008 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 19, with company profiles listed by their market share ranking. Charts have been included in this publication for each line of business. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

This publication also includes Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years.

While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **2008 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration's web site is 'www.difp.mo.gov'.

# Other Publications

## Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Department of Insurance, Financial Institutions & Professional Registration**  
**P.O. Box 690**  
**Jefferson City, MO 65102-0690**

1. ***Missouri Complaint Index Report***  
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. ***Missouri Department of Insurance Annual Report***  
summary information: [http://www.insurance.mo.gov/aboutMDI/annual\\_report.htm](http://www.insurance.mo.gov/aboutMDI/annual_report.htm)
3. ***Missouri Legal Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Life, Accident & Health Supplement Data***  
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. ***Missouri Market Share Report***  
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. ***Missouri Medical Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Product Liability (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/prodliab/index.htm>
8. ***Missouri Real Estate Malpractice (Closed Claim) Report***  
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. ***Mortgage Guaranty Report***  
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. ***Private Passenger Automobile Report***  
summary information: <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. ***Missouri Health Maintenance Organization Report***  
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

**Databases:** For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
  - Homeowners/Dwelling Fire,
  - Farmowners (dwelling only),
  - Mobile Home,
  - Earthquake, and
  - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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Total Medical Malpractice Insurance	251
Total Homeowners Insurance	255
Total Private Passenger Auto Insurance	261
Total Commercial Auto Insurance	269
Total All Business in Missouri	277

**SAMPLE COPY  
OF  
SUPPLEMENT TO PAGE 19  
OF  
ANNUAL STATEMENT  
FOR YEAR ENDING  
DECEMBER 31, 2008**



COMPANY NAME				NAIC GROUP NO.	NAIC COMPANY NO.
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1. & 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4. (a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops					
8. Ocean Marine					
9. Inland Marine (Including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Managed Care Organization errors & omissions					
(f) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19. (a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b) (1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21. (a) (1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b) (1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28. (a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest, Collateral Prot. etc.					
29. Mortgage Guaranty					
30. Title					
31. Professional Liability (excluding a & b)					
(a) Lawyers Malpractice					
(b) Real Estate Malpractice					
32. Umbrella					
33. Other Specific (specify)					
34. National Flood Insurance Program					
35. Federal Crop Insurance Corporation					
TOTALS ALL BUSINESS IN MISSOURI					
PLEASE PRINT - COMPANY REPRESENTATIVE				TELEPHONE NUMBER	



## DEFINITION OF TERMS

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Direct Premiums Written:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of premiums written for a particular line of business being analyzed, expressed as a percentage.

# GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

**Fire (Dwelling, Commercial, Farm):** Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

**Allied Lines (Dwelling, Commercial, Farm, Growing Crops):** Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

**Farmowners Multi-Peril:** A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

**Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes:** A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

**Commercial Multi-Peril:** A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

**Ocean Marine:** Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

**Inland Marine (Including Auto Cargo):** Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

**Financial Guaranty:** A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

**Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Managed Care Organizations errors & omissions, Other):** Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

**Earthquake:** Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

**All Accident and Health:** Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

**Direct Workers Compensation:** Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers= compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

**Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers Compensation, Umbrella, Professional Liability, Lawyers Malpractice, Real Estate Malpractice):** Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

**Product Liability (Bodily Injury & Property Damage):** Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

**Private Passenger and Commercial Automobile Liability:** Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Private Passenger and Commercial Automobile Physical Damage:** Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Aircraft:** Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

**Fidelity:** A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

**Surety:** A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).

**Glass:** Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

**Burglary and Theft:** Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

**Boiler and Machinery:** Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

**Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest:** Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

**Mortgage Guaranty:** Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

**Title:** This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

**Other Specific:** Other coverages not generally described herein.

**National Flood Insurance Program:** Flood insurance reinsured through the Federal Government.

**Federal Crop Insurance Corporation:** Crop insurance reinsured through the Federal Government.

**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS**

**1999 - 2008**

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### DWELLING FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$44,577,659	\$23,036,935	51.68%	\$45,424,025	\$18,742,593	41.26%	-18.28%
2000	\$44,867,048	\$29,268,786	65.23%	\$44,644,098	\$33,345,600	74.69%	0.65%
2001	\$51,315,478	\$46,643,918	90.90%	\$50,206,810	\$49,472,639	98.54%	14.37%
2002	\$62,667,756	\$32,780,080	52.31%	\$58,251,371	\$36,340,271	62.39%	22.12%
2003	\$104,150,215	\$63,528,592	61.00%	\$100,912,333	\$60,262,081	59.72%	66.19%
2004	\$75,129,437	\$35,273,075	46.95%	\$71,219,347	\$31,877,773	44.76%	-27.86%
2005	\$125,326,456	\$49,964,516	39.87%	\$123,830,473	\$52,859,548	42.69%	66.81%
2006	\$125,716,338	\$75,814,094	60.31%	\$123,855,165	\$83,344,916	67.29%	0.31%
2007	\$89,099,511	\$40,462,644	45.41%	\$86,330,855	\$35,457,605	41.07%	-29.13%
<b>2008</b>	<b>\$133,397,497</b>	<b>\$77,508,738</b>	<b>58.10%</b>	<b>\$125,683,512</b>	<b>\$85,859,997</b>	<b>68.31%</b>	<b>49.72%</b>

### COMMERCIAL FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$73,335,240	\$33,788,717	46.07%	\$71,562,691	\$26,603,707	37.18%	17.23%
2000	\$85,196,187	\$54,616,098	64.11%	\$78,925,410	\$53,136,883	67.33%	16.17%
2001	\$106,356,632	\$51,666,074	48.58%	\$94,441,265	\$94,569,258	100.14%	24.84%
2002	\$138,247,272	\$51,698,363	37.40%	\$126,571,650	\$52,423,402	41.42%	29.98%
2003	\$116,509,491	\$72,238,481	62.00%	\$114,986,802	\$54,113,894	47.06%	-15.72%
2004	\$135,095,191	\$59,288,986	43.89%	\$140,253,823	\$58,928,282	42.02%	15.95%
2005	\$135,755,240	\$41,125,322	30.29%	\$131,372,826	\$23,826,255	18.14%	0.49%
2006	\$111,471,643	\$59,637,104	53.50%	\$109,462,300	\$96,110,695	87.80%	-17.89%
2007	\$144,026,467	\$52,390,607	36.38%	\$144,446,977	\$30,932,182	21.41%	29.20%
2008	\$138,786,628	\$59,970,280	43.21%	\$140,042,733	\$61,029,098	43.58%	-3.64%

### FARM FIRE & ALLIED LINES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$3,541,279	\$1,893,862	53.48%	\$3,323,797	\$1,888,418	56.82%	31.42%
2000	\$3,080,694	\$1,232,895	40.02%	\$3,115,717	\$1,591,924	51.09%	-13.01%
2001	\$3,706,317	\$1,992,404	53.76%	\$3,673,131	\$2,192,102	59.68%	20.31%
2002	\$2,376,580	\$1,596,888	67.19%	\$2,422,017	\$1,543,928	63.75%	-35.88%
2003	\$3,882,154	\$2,838,938	73.13%	\$3,922,079	\$2,787,230	71.07%	63.35%
2004	\$17,886,046	\$6,376,413	35.65%	\$17,808,937	\$8,522,427	47.85%	360.72%
2005	\$10,292,030	\$9,576,450	93.05%	\$9,946,105	\$9,849,069	99.02%	-42.46%
2006	\$57,946,841	\$11,051,963	19.07%	\$58,205,014	\$8,322,342	14.30%	463.03%
2007	\$66,097,052	\$20,900,764	31.62%	\$66,050,725	\$24,899,950	37.70%	14.06%
2008	\$103,680,088	\$51,799,797	49.96%	\$105,418,823	\$71,235,870	67.57%	56.86%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### FARMOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$67,519,112	\$45,805,319	67.84%	\$66,438,600	\$42,442,952	63.88%	3.58%
2000	\$68,740,833	\$44,299,377	64.44%	\$67,476,269	\$49,241,230	72.98%	1.81%
2001	\$73,127,821	\$57,928,170	79.21%	\$71,573,063	\$59,967,925	83.79%	6.38%
2002	\$75,905,950	\$47,921,208	63.13%	\$73,795,761	\$43,876,813	59.46%	3.80%
2003	\$83,494,269	\$65,512,488	78.46%	\$79,957,232	\$66,097,902	82.67%	10.00%
2004	\$89,419,224	\$55,059,499	61.57%	\$87,358,886	\$58,778,323	67.28%	7.10%
2005	\$92,404,602	\$42,706,128	46.22%	\$90,445,335	\$40,177,217	44.42%	3.34%
2006	\$97,210,506	\$100,832,604	103.73%	\$95,094,758	\$109,526,489	115.18%	5.20%
2007	\$103,417,834	\$62,975,091	60.89%	\$100,080,202	\$52,656,668	52.61%	6.39%
2008	\$107,988,355	\$90,794,769	84.08%	\$106,072,694	\$100,640,396	94.88%	4.42%

### HOMEOWNERS MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$577,192,077	\$349,417,286	60.54%	\$562,895,860	\$337,953,263	60.04%	4.17%
2000	\$608,385,777	\$376,385,467	61.87%	\$593,299,496	\$397,966,691	67.08%	5.40%
2001	\$656,616,228	\$1,099,846,439	167.50%	\$631,211,851	\$1,179,859,131	186.92%	7.93%
2002	\$760,159,499	\$604,121,481	79.47%	\$705,582,101	\$563,635,429	79.88%	15.77%
2003	\$892,121,509	\$669,905,939	75.09%	\$823,450,838	\$671,531,760	81.55%	17.36%
2004	\$957,852,647	\$542,464,859	56.63%	\$915,218,541	\$553,032,164	60.43%	7.37%
2005	\$974,940,150	\$397,280,337	40.75%	\$962,933,485	\$443,502,680	46.06%	1.78%
2006	\$1,012,279,567	\$1,261,030,502	124.57%	\$992,537,797	\$1,342,733,936	135.28%	3.83%
2007	\$1,104,392,640	\$709,074,079	64.20%	\$1,074,000,796	\$627,110,618	58.39%	9.10%
2008	\$1,140,222,822	\$900,332,032	78.96%	\$1,105,212,438	\$944,278,585	85.44%	3.24%

### DWELLING OWNERS MULTI-PERIL (ACV)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$31,188,779	\$17,852,039	57.24%	\$30,344,557	\$16,008,307	52.76%	4.63%
2000	\$30,846,907	\$20,727,990	67.20%	\$31,117,713	\$22,939,304	73.72%	-1.10%
2001	\$40,570,252	\$52,833,285	130.23%	\$39,273,012	\$55,414,301	141.10%	31.52%
2002	\$37,749,554	\$28,993,859	76.81%	\$35,295,928	\$26,868,025	76.12%	-6.95%
2003	\$58,749,432	\$37,647,040	64.08%	\$53,562,496	\$37,627,749	70.25%	55.63%
2004	\$74,900,739	\$36,939,642	49.32%	\$69,818,195	\$38,460,357	55.09%	27.49%
2005	\$82,006,541	\$33,384,039	40.71%	\$82,520,559	\$31,737,728	38.46%	9.49%
2006	\$82,433,414	\$90,477,165	109.76%	\$82,636,399	\$102,814,852	124.42%	0.52%
2007	\$60,902,894	\$40,690,028	66.81%	\$60,200,805	\$33,514,783	55.67%	-26.12%
2008	\$56,873,133	\$40,491,091	71.20%	\$54,787,167	\$42,093,869	76.83%	-6.62%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## TOTAL HOMEOWNERS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$608,380,856	\$367,269,325	60.37%	\$593,240,417	\$353,961,570	59.67%	4.19%
2000	\$639,232,684	\$397,113,457	62.12%	\$624,417,209	\$420,905,995	67.41%	5.07%
2001	\$697,186,480	\$1,152,679,724	165.33%	\$670,484,863	\$1,235,273,432	184.24%	9.07%
2002	\$797,909,053	\$633,115,340	79.35%	\$740,878,029	\$590,503,454	79.70%	14.45%
2003	\$950,870,941	\$707,552,979	74.41%	\$877,013,334	\$709,159,509	80.86%	19.17%
2004	\$1,032,753,386	\$579,404,501	56.10%	\$985,036,736	\$591,492,521	60.05%	8.61%
2005	\$1,056,946,691	\$430,664,376	40.75%	\$1,045,454,044	\$475,240,408	45.46%	2.34%
2006	\$1,094,712,981	\$1,351,507,667	123.46%	\$1,075,174,196	\$1,445,548,788	134.45%	3.57%
2007	\$1,165,295,534	\$749,764,107	64.34%	\$1,134,201,601	\$660,625,401	58.25%	6.45%
2008	\$1,197,095,955	\$940,823,123	78.59%	\$1,159,999,605	\$986,372,454	85.03%	2.73%

## COMMERCIAL MULTI-PERIL

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$388,749,781	\$251,260,487	64.63%	\$386,957,645	\$275,215,491	71.12%	0.84%
2000	\$409,174,258	\$247,870,965	60.58%	\$392,477,924	\$264,005,456	67.27%	5.25%
2001	\$467,186,106	\$365,393,232	78.21%	\$434,710,993	\$374,772,510	86.21%	14.18%
2002	\$523,399,718	\$290,996,242	55.60%	\$490,498,672	\$259,295,841	52.86%	12.03%
2003	\$573,919,772	\$277,364,391	48.33%	\$548,985,654	\$312,408,760	56.91%	9.65%
2004	\$604,339,988	\$246,348,996	40.76%	\$594,249,075	\$288,959,671	48.63%	5.30%
2005	\$622,649,146	\$249,031,666	40.00%	\$614,760,000	\$248,131,677	40.36%	3.03%
2006	\$631,114,959	\$439,987,620	69.72%	\$626,549,471	\$530,264,046	84.63%	1.36%
2007	\$624,940,170	\$333,873,467	53.42%	\$624,330,193	\$302,067,806	48.38%	-0.98%
2008	\$617,263,524	\$328,059,456	53.15%	\$620,689,922	\$325,579,492	52.45%	-1.23%

## MOBILE HOMES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$16,516,914	\$7,197,544	43.58%	\$16,120,294	\$7,084,948	43.95%	1.13%
2000	\$17,366,094	\$9,620,617	55.40%	\$17,231,247	\$10,271,215	59.61%	5.14%
2001	\$19,263,586	\$13,226,772	68.66%	\$18,478,220	\$13,583,874	73.51%	10.93%
2002	\$23,022,489	\$11,895,558	51.67%	\$22,268,087	\$11,881,543	53.36%	19.51%
2003	\$25,201,256	\$17,396,509	69.03%	\$24,270,254	\$17,164,678	70.72%	9.46%
2004	\$26,873,321	\$13,298,187	49.48%	\$25,924,561	\$14,529,368	56.04%	6.63%
2005	\$27,673,921	\$9,959,294	35.99%	\$27,380,181	\$10,136,602	37.02%	2.98%
2006	\$27,869,209	\$24,600,845	88.27%	\$27,724,693	\$25,961,673	93.64%	0.71%
2007	\$28,950,071	\$18,656,325	64.44%	\$28,826,886	\$15,534,400	53.89%	3.88%
2008	\$34,278,678	\$23,726,799	69.22%	\$31,335,017	\$24,735,223	78.94%	18.41%



## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### GROWING CROPS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$6,831,671	-\$570,684	-8.35%	\$6,831,671	\$2,094,089	30.65%	-16.04%
2000	\$6,640,439	\$6,278,748	94.55%	\$6,640,439	\$4,305,880	64.84%	-2.80%
2001	\$10,398,815	\$1,448,571	13.93%	\$10,398,815	\$1,261,731	12.13%	56.60%
2002	\$5,202,935	\$2,626,045	50.47%	\$5,202,935	\$2,623,289	50.42%	-49.97%
2003	\$5,319,737	\$2,103,011	39.53%	\$5,319,737	\$2,103,009	39.53%	2.24%
2004	\$42,979,484	\$11,921,614	27.74%	\$42,979,473	\$11,924,094	27.74%	707.92%
2005	\$11,458,264	\$6,952,154	60.67%	\$11,458,264	\$6,949,679	60.65%	-73.34%
2006	\$6,102,745	\$3,806,244	62.37%	\$6,102,745	\$3,810,244	62.43%	-46.74%
2007	\$7,284,886	\$1,222,330	16.78%	\$7,284,886	\$1,196,205	16.42%	19.37%
2008	\$9,265,244	\$3,379,365	36.47%	\$9,265,244	\$3,377,654	36.46%	27.18%

### OCEAN MARINE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$32,668,295	\$27,426,984	83.96%	\$33,531,531	\$34,814,162	103.83%	-7.44%
2000	\$23,051,320	\$27,444,428	119.06%	\$27,860,652	\$27,046,287	97.08%	-29.44%
2001	\$29,488,980	\$21,713,943	73.63%	\$26,192,638	\$11,030,728	42.11%	27.93%
2002	\$35,682,058	\$20,943,863	58.70%	\$34,189,872	\$42,671,435	124.81%	21.00%
2003	\$38,730,395	\$14,874,486	38.41%	\$36,434,473	\$6,961,457	19.11%	8.54%
2004	\$36,534,614	\$22,959,021	62.84%	\$39,051,612	\$10,878,995	27.86%	-5.67%
2005	\$38,950,690	\$13,143,101	33.74%	\$38,096,504	\$10,055,891	26.40%	6.61%
2006	\$38,824,385	\$19,675,076	50.68%	\$38,005,163	\$43,782,935	115.20%	-0.32%
2007	\$37,888,210	\$50,266,074	132.67%	\$39,107,765	\$31,376,670	80.23%	-2.41%
2008	\$37,715,153	\$23,843,516	63.22%	\$37,528,549	\$19,171,992	51.09%	-0.46%

### INLAND MARINE (Including Auto Cargo)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$148,917,484	\$105,945,056	71.14%	\$132,937,634	\$99,785,009	75.06%	15.08%
2000	\$141,526,491	\$73,335,863	51.82%	\$142,015,672	\$78,325,790	55.15%	-4.96%
2001	\$136,243,514	\$67,744,367	49.72%	\$130,635,934	\$61,731,657	47.25%	-3.73%
2002	\$179,895,286	\$65,809,176	36.58%	\$168,325,651	\$68,367,232	40.62%	32.04%
2003	\$182,338,531	\$71,297,214	39.10%	\$187,165,278	\$69,123,743	36.93%	1.36%
2004	\$187,073,322	\$81,270,526	43.44%	\$187,813,880	\$85,100,266	45.31%	2.60%
2005	\$201,917,577	\$75,938,842	37.61%	\$199,964,322	\$90,734,243	45.38%	7.93%
2006	\$232,233,886	\$106,188,581	45.72%	\$221,364,045	\$132,014,826	59.64%	15.01%
2007	\$239,442,069	\$112,810,278	47.11%	\$236,471,744	\$95,566,111	40.41%	3.10%
2008	\$223,065,754	\$112,048,086	50.23%	\$231,018,123	\$134,417,678	58.18%	-6.84%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### FINANCIAL GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$17,912,587	-\$379,872	-2.12%	\$8,690,792	\$794,689	9.14%	73.09%
2000	\$12,330,432	-\$548,380	-4.45%	\$12,399,660	-\$1,916,211	-15.45%	-31.16%
2001	\$39,225,536	\$88,016	0.22%	\$8,270,547	\$80,372	0.97%	218.12%
2002	\$19,480,703	-\$609,175	-3.13%	\$10,386,087	-\$615,534	-5.93%	-50.34%
2003	\$20,567,967	-\$383,003	-1.86%	\$16,091,182	-\$384,179	-2.39%	5.58%
2004	\$32,211,629	\$5,465	0.02%	\$12,473,424	-\$3,056	-0.02%	56.61%
2005	\$39,946,644	-\$316,788	-0.79%	\$17,540,511	-\$372,390	-2.12%	24.01%
2006	\$32,585,943	\$2,911,187	8.93%	\$16,563,918	\$2,910,738	17.57%	-18.43%
2007	\$22,654,703	\$9,565	0.04%	\$16,505,318	\$9,567	0.06%	-30.48%
2008	\$7,037,223	-\$1,032,843	-14.68%	\$31,809,200	-\$1,033,775	-3.25%	-68.94%

### MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.55%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.23%	-6.19%
2006	\$133,792,923	\$60,700,054	45.37%	\$134,958,248	\$52,960,943	39.24%	0.00%
2007	\$125,881,868	\$53,940,208	42.85%	\$128,191,866	\$19,554,674	15.25%	-5.91%
2008	\$120,777,660	\$41,025,516	33.97%	\$123,366,930	\$14,102,358	11.43%	-4.05%

### MEDICAL MALPRACTICE - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.45%	-35.00%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.90%	9.72%
2006	\$4,765,149	\$887,696	18.63%	\$4,877,298	\$951,891	19.52%	-2.17%
2007	\$4,704,136	\$589,929	12.54%	\$4,707,542	\$3,886,234	82.55%	-1.28%
2008	\$5,499,407	\$946,223	17.21%	\$5,429,154	\$3,638,721	67.02%	16.91%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### MEDICAL MALPRACTICE - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.71%	8.56%
2005	\$413,075	\$0	0.00%	\$432,944	-\$8,469	-1.96%	-28.93%
2006	\$421,601	\$0	0.00%	\$458,201	-\$12,376	-2.70%	2.06%
2007	\$415,168	\$0	0.00%	\$422,461	\$65,415	15.48%	-1.53%
2008	\$1,989,794	\$418	0.02%	\$327,923	-\$31,573	-9.63%	379.27%

### MEDICAL MALPRACTICE - HOSPITALS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.14%	50.14%
2005	\$42,269,475	\$8,873,832	20.99%	\$42,048,640	\$12,887,534	30.65%	-11.75%
2006	\$41,885,262	\$9,486,946	22.65%	\$42,430,660	-\$1,215,062	-2.86%	-0.91%
2007	\$28,947,064	\$18,854,499	65.13%	\$30,601,130	-\$8,009,803	-26.17%	-30.89%
2008	\$29,485,159	\$8,780,442	29.78%	\$29,598,095	\$8,197,263	27.70%	1.86%

### MEDICAL MALPRACTICE MANAGED CARE ORGANIZATIONS - ERRORS & OMISSIONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$379,567	\$110,771	29.18%	\$367,694	\$645,923	175.67%	N/A
2001	\$37,523	\$0	0.00%	\$42,641	\$7,390	17.33%	-90.11%
2002	\$0	\$273,600	0.00%	\$17,419	\$286,480	1644.64%	-100.00%
2003	\$0	\$0	0.00%	\$0	-\$5,936	0.00%	N/A
2004	\$67,745	\$0	0.00%	\$26,892	\$0	0.00%	N/A
2005	\$106,000	\$0	0.00%	\$91,525	\$5,000	5.46%	56.47%
2006	\$365,905	\$0	0.00%	\$188,655	\$203,810	108.03%	245.19%
2007	\$334,957	\$0	0.00%	\$383,110	\$518,480	135.33%	-8.46%
2008	\$394,462	\$75,000	19.01%	\$399,386	\$214,480	53.70%	17.76%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### MEDICAL MALPRACTICE - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,579,655	\$4,186,591	-162.29%	-\$2,518,616	-\$26,828	1.07%	-127.20%
2001	\$10,706,674	\$9,684,802	90.46%	\$9,264,303	\$10,410,483	112.37%	-515.04%
2002	\$17,925,911	\$7,344,771	40.97%	\$17,094,679	\$15,054,044	88.06%	67.43%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,991,680	223.26%	-39.79%
2004	\$9,966,006	\$7,882,678	79.10%	\$10,972,529	-\$7,029,405	-64.06%	-7.66%
2005	\$8,573,953	\$18,094,146	211.04%	\$10,137,891	-\$2,708,356	-26.72%	-13.97%
2006	\$8,161,923	\$236,981	2.90%	\$9,032,003	\$11,866,301	131.38%	-4.81%
2007	\$9,131,432	\$5,693,259	62.35%	\$8,885,721	\$5,063,113	56.98%	11.88%
2008	\$6,124,970	\$1,972,065	32.20%	\$8,076,355	\$512,657	6.35%	-32.92%

### TOTAL MEDICAL MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%
2004	\$205,581,129	\$110,138,156	53.57%	\$202,933,059	\$100,898,894	49.72%	10.24%
2005	\$190,032,878	\$77,579,894	40.82%	\$192,382,331	\$88,557,355	46.03%	-7.56%
2006	\$189,392,763	\$71,311,677	37.65%	\$191,945,065	\$64,755,507	33.74%	-0.34%
2007	\$169,414,625	\$79,077,895	46.68%	\$173,191,830	\$21,078,113	12.17%	-10.55%
2008	\$164,271,452	\$52,799,664	32.14%	\$167,197,843	\$26,633,906	15.93%	-3.04%

### EARTHQUAKE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$46,208,856	\$696,685	1.51%	\$44,905,625	-\$58,007	-0.13%	23.29%
2000	\$45,492,094	\$13,005	0.03%	\$44,748,028	\$208,496	0.47%	-1.55%
2001	\$47,756,919	\$15,171	0.03%	\$47,273,158	\$23,085	0.05%	4.98%
2002	\$53,581,635	\$9,609	0.02%	\$50,831,358	\$198,969	0.39%	12.20%
2003	\$63,858,848	\$36,237	0.06%	\$58,427,399	\$361,209	0.62%	19.18%
2004	\$71,142,042	\$2,034	0.00%	\$68,942,586	\$663,937	0.96%	11.41%
2005	\$72,917,424	\$251,686	0.35%	\$71,294,758	-\$954,977	-1.34%	2.50%
2006	\$74,987,799	\$157,888	0.21%	\$73,995,713	\$395,238	0.53%	2.84%
2007	\$79,029,470	\$28,862	0.04%	\$76,674,346	-\$135,014	-0.18%	5.39%
2008	\$84,492,688	\$188,260	0.22%	\$81,049,628	-\$44,004	-0.05%	6.91%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### ALL ACCIDENT & HEALTH

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$278,633,479	\$127,148,348	45.63%	\$274,273,415	\$140,071,819	51.07%	26.26%
2000	\$336,055,351	\$147,908,198	44.01%	\$330,643,956	\$167,587,436	50.69%	20.61%
2001	\$393,477,893	\$191,323,348	48.62%	\$387,582,931	\$199,867,877	51.57%	17.09%
2002	\$342,995,055	\$175,435,656	51.15%	\$329,622,631	\$177,326,811	53.80%	-12.83%
2003	\$323,585,037	\$137,720,417	42.56%	\$313,245,587	\$143,358,880	45.77%	-5.66%
2004	\$440,524,854	\$137,058,107	31.11%	\$427,265,208	\$242,758,012	56.82%	36.14%
2005	\$300,568,396	\$158,526,941	52.74%	\$294,907,149	\$285,799,720	96.91%	-31.77%
2006	\$326,516,667	\$194,451,076	59.55%	\$310,858,720	\$196,322,149	63.15%	8.63%
2007	\$352,598,369	\$208,635,138	59.17%	\$337,122,879	\$204,168,549	60.56%	7.99%
2008	\$335,207,006	\$212,617,305	63.43%	\$317,767,911	\$201,955,289	63.55%	-4.93%

### DIRECT WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$558,918,341	\$366,482,764	65.57%	\$548,048,410	\$387,577,329	70.72%	0.71%
2000	\$613,705,746	\$427,500,616	69.66%	\$581,917,625	\$491,690,747	84.49%	9.80%
2001	\$692,772,404	\$446,020,714	64.38%	\$639,587,072	\$495,073,762	77.41%	12.88%
2002	\$812,939,830	\$442,071,631	54.38%	\$781,621,057	\$551,143,597	70.51%	17.35%
2003	\$903,170,880	\$453,558,549	50.22%	\$859,891,451	\$587,932,686	68.37%	11.10%
2004	\$963,548,981	\$478,733,108	49.68%	\$951,290,491	\$593,495,368	62.39%	6.69%
2005	\$1,008,002,549	\$461,730,864	45.81%	\$968,998,320	\$594,472,086	61.35%	4.61%
2006	\$1,002,570,001	\$424,018,402	42.29%	\$992,049,972	\$542,248,649	54.66%	-0.54%
2007	\$989,406,000	\$441,727,642	44.65%	\$970,897,495	\$532,644,865	54.86%	-1.31%
2008	\$891,058,853	\$488,936,905	54.87%	\$920,403,457	\$555,612,334	60.37%	-9.94%

### OTHER LIABILITY - BODILY INJURY & PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$313,534,451	\$184,569,615	58.87%	\$323,619,328	\$206,394,248	63.78%	16.75%
2000	\$320,750,663	\$208,370,573	64.96%	\$294,336,758	\$235,093,535	79.87%	2.30%
2001	\$327,449,582	\$173,674,398	53.04%	\$293,152,900	\$125,831,601	42.92%	2.09%
2002	\$470,213,482	\$192,337,111	40.90%	\$408,581,517	\$273,087,274	66.84%	43.60%
2003	\$553,139,194	\$187,094,404	33.82%	\$536,242,304	\$344,005,398	64.15%	17.64%
2004	\$409,263,293	\$227,717,624	55.64%	\$444,911,829	\$368,806,231	82.89%	-26.01%
2005	\$568,337,066	\$334,235,058	58.81%	\$603,483,554	\$378,856,753	62.78%	38.87%
2006	\$609,320,778	\$371,638,001	60.99%	\$606,834,036	\$406,762,156	67.03%	7.21%
2007	\$575,434,677	\$260,993,910	45.36%	\$590,437,730	\$258,810,100	43.83%	-5.56%
2008	\$604,569,893	\$379,872,647	62.83%	\$615,621,569	\$326,778,287	53.08%	5.06%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### OTHER LIABILITY - WARRANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$34,049,672	\$21,654,951	63.60%	\$48,721,985	\$18,278,070	37.52%	-15.08%
2000	\$38,028,257	\$21,262,702	55.91%	\$25,972,899	\$21,887,063	84.27%	11.68%
2001	\$34,423,588	\$33,935,317	98.58%	\$35,813,429	\$36,997,513	103.31%	-9.48%
2002	\$25,494,405	\$29,052,221	113.96%	\$26,260,804	\$28,724,806	109.38%	-25.94%
2003	\$40,046,621	\$40,433,666	100.97%	\$36,789,280	\$42,982,252	116.83%	57.08%
2004	\$30,767,698	\$36,307,186	118.00%	\$29,905,408	\$38,334,689	128.19%	-23.17%
2005	\$30,702,629	\$33,262,804	108.34%	\$35,300,435	\$29,711,045	84.17%	-0.21%
2006	\$44,057,701	\$38,818,019	88.11%	\$42,012,358	\$42,575,583	101.34%	43.50%
2007	\$53,386,978	\$25,594,412	47.94%	\$34,903,757	\$25,379,583	72.71%	21.18%
2008	\$46,950,487	\$28,591,725	60.90%	\$24,789,379	\$29,423,664	118.69%	-12.06%

### EXCESS WORKERS COMPENSATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$10,420,742	\$1,902,119	18.25%	\$10,443,249	\$443,573	4.25%	-3.46%
2000	\$8,558,587	\$3,421,929	39.98%	\$8,584,576	-\$13,655,885	-159.07%	-17.87%
2001	\$11,104,649	\$2,328,688	20.97%	\$8,614,414	\$8,156,361	94.68%	29.75%
2002	\$13,379,697	\$4,077,498	30.48%	\$14,284,699	-\$6,444,068	-45.11%	20.49%
2003	\$26,295,822	\$4,263,816	16.21%	\$22,782,468	\$5,242,606	23.01%	96.54%
2004	\$23,564,531	\$7,341,650	31.16%	\$23,070,006	\$2,614,302	11.33%	-10.39%
2005	\$22,036,800	\$7,242,904	32.87%	\$23,215,246	\$10,626,397	45.77%	-6.48%
2006	\$24,771,531	\$4,645,627	18.75%	\$24,370,055	\$2,426,287	9.96%	12.41%
2007	\$26,235,054	\$6,086,873	23.20%	\$24,889,904	\$11,596,087	46.59%	5.91%
2008	\$22,725,317	\$7,746,231	34.09%	\$22,907,547	\$24,214,873	105.71%	-13.38%

### PRODUCTS LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$27,559,264	\$17,954,147	65.15%	\$24,285,371	\$8,201,226	33.77%	-0.17%
2000	\$28,874,322	\$23,927,719	82.87%	\$28,271,157	\$23,316,430	82.47%	4.77%
2001	\$31,306,007	\$25,734,786	82.20%	\$28,710,311	\$45,651,277	159.01%	8.42%
2002	\$36,491,980	\$41,383,083	113.40%	\$35,577,671	\$90,106,274	253.27%	16.57%
2003	\$42,611,734	\$40,107,443	94.12%	\$41,040,430	\$50,268,252	122.48%	16.77%
2004	\$48,418,835	\$38,723,657	79.98%	\$47,202,540	\$43,669,821	92.52%	13.63%
2005	\$45,726,733	\$23,180,412	50.69%	\$48,846,364	\$4,761,872	9.75%	-5.56%
2006	\$44,403,319	\$20,352,833	45.84%	\$42,164,248	\$16,253,820	38.55%	-2.89%
2007	\$37,364,634	\$24,495,724	65.56%	\$39,698,625	\$1,772,988	4.47%	-15.85%
2008	\$28,737,063	\$29,499,963	102.65%	\$29,395,330	\$34,290,103	116.65%	-23.09%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### PRIVATE PASSENGER AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$633,874,722	\$345,722,635	54.54%	\$628,682,407	\$366,746,670	58.34%	-2.01%
2000	\$623,565,090	\$365,644,038	58.64%	\$626,953,600	\$378,369,614	60.35%	-1.63%
2001	\$641,412,208	\$369,630,252	57.63%	\$641,462,099	\$405,980,622	63.29%	2.86%
2002	\$677,369,950	\$373,637,845	55.16%	\$669,920,852	\$393,905,842	58.80%	5.61%
2003	\$690,293,517	\$386,484,308	55.99%	\$681,854,756	\$412,602,808	60.51%	1.91%
2004	\$700,801,940	\$408,256,743	58.26%	\$700,339,537	\$436,363,936	62.31%	1.52%
2005	\$719,748,706	\$438,738,616	60.96%	\$719,174,030	\$475,112,521	66.06%	2.70%
2006	\$715,234,862	\$424,942,335	59.41%	\$712,797,698	\$419,579,046	58.86%	-0.63%
2007	\$708,860,964	\$437,992,152	61.79%	\$710,973,342	\$443,359,132	62.36%	-0.89%
2008	\$701,144,550	\$477,171,987	68.06%	\$700,313,850	\$492,756,427	70.36%	-1.09%

### PRIVATE PASSENGER AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$401,764,230	\$331,948,988	82.62%	\$393,888,660	\$331,926,099	84.27%	1.24%
2000	\$409,501,544	\$338,975,612	82.78%	\$406,752,043	\$349,636,212	85.96%	1.93%
2001	\$438,818,978	\$359,254,775	81.87%	\$435,702,792	\$363,422,021	83.41%	7.16%
2002	\$507,741,126	\$371,358,545	73.14%	\$484,361,369	\$371,471,878	76.69%	15.71%
2003	\$574,312,577	\$371,718,988	64.72%	\$564,962,318	\$376,069,587	66.57%	13.11%
2004	\$591,742,243	\$366,797,232	61.99%	\$586,980,073	\$371,881,808	63.36%	3.03%
2005	\$571,950,381	\$365,913,330	63.98%	\$573,165,668	\$365,566,650	63.78%	-3.34%
2006	\$572,450,303	\$364,345,730	63.65%	\$570,418,432	\$361,090,401	63.30%	0.09%
2007	\$571,426,128	\$376,209,278	65.84%	\$570,905,786	\$373,624,472	65.44%	-0.18%
2008	\$579,295,490	\$373,914,316	64.55%	\$574,940,585	\$372,625,474	64.81%	1.38%

### PRIVATE PASSENGER AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$76,164,635	\$52,647,024	69.12%	\$76,222,080	\$49,228,140	64.59%	-5.23%
2000	\$73,531,229	\$56,429,206	76.74%	\$74,181,934	\$78,022,733	105.18%	-3.46%
2001	\$79,070,478	\$59,476,661	75.22%	\$78,375,934	\$60,103,167	76.69%	7.53%
2002	\$91,459,309	\$62,981,548	68.86%	\$87,805,235	\$66,851,821	76.14%	15.67%
2003	\$99,521,347	\$63,513,219	63.82%	\$97,706,064	\$59,211,502	60.60%	8.81%
2004	\$100,319,759	\$63,654,390	63.45%	\$100,748,913	\$64,668,029	64.19%	0.80%
2005	\$99,033,236	\$61,234,899	61.83%	\$98,995,200	\$57,751,777	58.34%	-1.28%
2006	\$99,153,074	\$61,815,844	62.34%	\$99,499,910	\$59,884,575	60.19%	0.12%
2007	\$93,893,255	\$58,771,507	62.59%	\$95,040,439	\$59,676,000	62.79%	-5.30%
2008	\$92,142,959	\$58,685,956	63.69%	\$92,258,101	\$59,059,709	64.02%	-1.86%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### PRIVATE PASSENGER AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$98,401,171	\$49,757,593	50.57%	\$98,096,785	\$52,269,422	53.28%	-3.84%
2000	\$95,175,027	\$47,269,403	49.67%	\$95,770,797	\$48,793,029	50.95%	-3.28%
2001	\$89,141,470	\$44,839,378	50.30%	\$90,260,478	\$44,138,809	48.90%	-6.34%
2002	\$87,674,170	\$47,448,104	54.12%	\$87,363,958	\$45,474,243	52.05%	-1.65%
2003	\$92,607,368	\$44,913,964	48.50%	\$90,790,873	\$53,422,258	58.84%	5.63%
2004	\$92,384,978	\$52,820,842	57.17%	\$94,194,036	\$53,774,503	57.09%	-0.24%
2005	\$91,622,974	\$47,367,334	51.70%	\$91,750,496	\$40,344,400	43.97%	-0.82%
2006	\$97,599,773	\$52,214,565	53.50%	\$97,148,291	\$52,132,072	53.66%	6.52%
2007	\$100,165,140	\$58,650,035	58.55%	\$99,541,423	\$66,639,892	66.95%	2.63%
2008	\$103,207,455	\$53,531,985	51.87%	\$101,381,721	\$53,878,655	53.14%	3.04%

### PRIVATE PASSENGER AUTO - UNDERINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$28,804,169	\$18,264,277	63.41%	\$28,778,445	\$21,213,961	73.71%	9.77%
2000	\$28,245,682	\$16,531,400	58.53%	\$28,070,928	\$3,850,480	13.72%	-1.94%
2001	\$33,256,191	\$23,151,479	69.62%	\$32,889,249	\$21,989,457	66.86%	17.74%
2002	\$37,068,173	\$20,013,040	53.99%	\$35,794,475	\$28,298,147	79.06%	11.46%
2003	\$40,201,927	\$24,634,949	61.28%	\$39,181,366	\$36,451,009	93.03%	8.45%
2004	\$40,279,510	\$29,807,295	74.00%	\$39,454,412	\$32,366,352	82.03%	0.19%
2005	\$45,065,083	\$28,229,009	62.64%	\$43,954,509	\$32,867,920	74.78%	11.88%
2006	\$52,858,779	\$33,344,003	63.08%	\$51,099,461	\$36,758,436	71.94%	17.29%
2007	\$59,342,800	\$36,177,826	60.96%	\$57,942,199	\$42,849,909	73.95%	12.27%
2008	\$62,272,349	\$38,532,060	61.88%	\$61,538,386	\$48,045,115	78.07%	4.94%

### PRIVATE PASSENGER AUTO - ACCIDENTAL DEATH & DISABILITY/DISEMBLEMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$2,521,509	\$706,285	28.01%	\$2,336,283	\$623,230	26.68%	12.24%
2000	\$2,818,078	\$902,107	32.01%	\$2,827,011	\$933,714	33.03%	11.76%
2001	\$2,348,829	\$950,061	40.45%	\$2,305,661	\$952,532	41.31%	-16.65%
2002	\$2,628,970	\$869,788	33.08%	\$2,606,889	\$862,385	33.08%	11.93%
2003	\$2,669,775	\$1,054,007	39.48%	\$2,648,436	\$991,136	37.42%	1.55%
2004	\$2,758,288	\$831,936	30.16%	\$2,739,235	\$733,861	26.79%	3.32%
2005	\$2,898,397	\$782,292	26.99%	\$2,857,790	\$609,448	21.33%	5.08%
2006	\$2,938,395	\$953,083	32.44%	\$2,949,850	\$1,204,863	40.84%	1.38%
2007	\$2,858,621	\$832,694	29.13%	\$2,835,872	\$775,073	27.33%	-2.71%
2008	\$3,082,723	\$868,052	28.16%	\$3,308,724	\$581,824	17.58%	7.84%



## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### COMMERCIAL AUTO LIABILITY - BODILY INJURY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$171,223,989	\$137,946,427	80.56%	\$173,894,056	\$126,443,689	72.71%	6.42%
2000	\$182,720,638	\$132,016,621	72.25%	\$178,571,521	\$146,759,872	82.19%	6.71%
2001	\$201,535,699	\$127,619,526	63.32%	\$192,610,379	\$140,587,106	72.99%	10.30%
2002	\$243,246,527	\$138,938,134	57.12%	\$221,630,750	\$191,066,809	86.21%	20.70%
2003	\$249,443,701	\$153,259,759	61.44%	\$242,948,043	\$190,400,064	78.37%	2.55%
2004	\$266,104,571	\$167,500,159	62.95%	\$257,394,838	\$156,039,811	60.62%	6.68%
2005	\$268,161,058	\$147,975,880	55.18%	\$271,980,407	\$159,836,768	58.77%	0.77%
2006	\$257,416,800	\$134,421,032	52.22%	\$259,851,118	\$156,308,862	60.15%	-4.01%
2007	\$253,574,124	\$189,701,291	74.81%	\$255,111,322	\$173,304,828	67.93%	-1.49%
2008	\$258,154,184	\$125,225,656	48.51%	\$257,360,422	\$97,952,380	38.06%	1.81%

### COMMERCIAL AUTO LIABILITY - PROPERTY DAMAGE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$55,157,776	\$53,082,218	96.24%	\$54,934,266	\$47,592,776	86.64%	-16.61%
2000	\$70,556,568	\$53,660,974	76.05%	\$67,819,849	\$55,232,918	81.44%	27.92%
2001	\$82,992,112	\$46,399,238	55.91%	\$75,857,460	\$53,711,196	70.81%	17.62%
2002	\$84,139,767	\$45,408,262	53.97%	\$82,573,429	\$50,453,557	61.10%	1.38%
2003	\$92,324,565	\$43,901,369	47.55%	\$89,158,290	\$42,341,715	47.49%	9.73%
2004	\$90,257,005	\$42,132,717	46.68%	\$91,663,772	\$46,623,735	50.86%	-2.24%
2005	\$82,321,432	\$39,335,646	47.78%	\$79,876,541	\$42,737,585	53.50%	-8.79%
2006	\$82,830,527	\$40,838,688	49.30%	\$82,671,242	\$40,730,063	49.27%	0.62%
2007	\$68,679,461	\$43,890,092	63.91%	\$68,661,375	\$47,403,373	69.04%	-17.08%
2008	\$61,865,392	\$39,871,431	64.45%	\$63,274,235	\$35,026,063	55.36%	-9.92%

### COMMERCIAL AUTO - MEDICAL PAYMENTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$5,150,723	\$1,255,595	24.38%	\$4,984,423	\$900,293	18.06%	-0.47%
2000	\$5,452,319	\$1,711,001	31.38%	\$5,319,882	\$1,686,721	31.71%	5.86%
2001	\$11,531,399	\$1,547,977	13.42%	\$9,008,916	\$1,985,357	22.04%	111.50%
2002	\$6,935,551	\$1,398,901	20.17%	\$8,773,033	\$946,477	10.79%	-39.86%
2003	\$7,494,910	\$1,643,260	21.93%	\$7,185,991	\$1,766,264	24.58%	8.07%
2004	\$7,769,372	\$4,641,831	59.75%	\$7,592,187	\$2,048,509	26.98%	3.66%
2005	\$61,808,059	\$11,841,379	19.16%	\$61,009,066	\$15,054,425	24.68%	695.53%
2006	\$88,791,644	\$14,942,188	16.83%	\$88,343,882	\$18,041,768	20.42%	43.66%
2007	\$9,026,398	\$3,684,831	40.82%	\$9,220,495	\$1,521,962	16.51%	-89.83%
2008	\$9,035,215	\$7,439,679	82.34%	\$9,318,286	\$10,472,913	112.39%	0.10%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### COMMERCIAL AUTO - UNINSURED MOTORISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$12,583,698	\$5,168,322	41.07%	\$11,707,326	\$3,637,169	31.07%	5.85%
2000	\$15,270,078	\$8,594,383	56.28%	\$13,888,371	\$14,283,705	102.85%	21.35%
2001	\$27,286,933	\$10,902,707	39.96%	\$26,496,932	\$15,098,737	56.98%	78.70%
2002	\$16,017,473	\$7,714,719	48.16%	\$16,397,727	\$8,626,258	52.61%	-41.30%
2003	\$17,959,726	\$6,302,966	35.10%	\$18,218,323	\$11,344,777	62.27%	12.13%
2004	\$17,185,381	\$7,666,069	44.61%	\$17,045,912	\$5,465,527	32.06%	-4.31%
2005	\$17,687,763	\$10,537,218	59.57%	\$17,302,729	\$10,671,396	61.67%	2.92%
2006	\$19,057,212	\$10,188,570	53.46%	\$18,795,548	\$12,963,327	68.97%	7.74%
2007	\$19,717,352	\$8,247,423	41.83%	\$19,785,131	\$7,838,669	39.62%	3.46%
2008	\$15,917,096	\$9,055,000	56.89%	\$16,537,312	\$5,480,603	33.14%	-19.27%

### PRIVATE PASSENGER AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$357,919,833	\$237,584,072	66.38%	\$353,138,409	\$239,784,932	67.90%	4.53%
2000	\$364,645,586	\$207,401,164	56.88%	\$362,479,868	\$212,909,222	58.74%	1.88%
2001	\$389,581,471	\$515,333,582	132.28%	\$384,414,330	\$516,446,685	134.35%	6.84%
2002	\$418,524,602	\$240,420,486	57.44%	\$410,002,827	\$239,231,356	58.35%	7.43%
2003	\$449,295,894	\$320,742,757	71.39%	\$443,554,384	\$318,901,628	71.90%	7.35%
2004	\$459,520,370	\$324,057,579	70.52%	\$458,810,495	\$320,620,799	69.88%	2.28%
2005	\$457,656,918	\$204,530,039	44.69%	\$460,997,016	\$202,705,789	43.97%	-0.41%
2006	\$451,683,412	\$463,743,030	102.67%	\$452,007,717	\$463,897,951	102.63%	-1.31%
2007	\$451,416,503	\$224,867,856	49.81%	\$448,696,918	\$225,784,139	50.32%	-0.06%
2008	\$475,957,854	\$303,504,331	63.77%	\$473,162,593	\$301,091,698	63.63%	5.44%

### PRIVATE PASSENGER AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$659,157,259	\$409,537,080	62.13%	\$643,519,443	\$399,431,024	62.07%	8.33%
2000	\$680,511,713	\$437,468,761	64.29%	\$673,852,841	\$447,521,657	66.41%	3.24%
2001	\$739,147,615	\$480,638,513	65.03%	\$728,930,013	\$483,443,316	66.32%	8.62%
2002	\$782,499,050	\$474,880,795	60.69%	\$774,073,704	\$476,914,243	61.61%	5.87%
2003	\$812,910,433	\$467,697,858	57.53%	\$803,532,054	\$464,446,320	57.80%	3.89%
2004	\$820,637,371	\$451,512,091	55.02%	\$824,990,169	\$448,885,997	54.41%	0.95%
2005	\$785,477,015	\$450,298,920	57.33%	\$793,406,772	\$448,529,725	56.53%	-4.28%
2006	\$774,244,203	\$446,106,602	57.62%	\$772,078,132	\$448,667,576	58.11%	-1.43%
2007	\$768,820,222	\$486,991,645	63.34%	\$770,181,860	\$492,954,502	64.00%	-0.70%
2008	\$761,230,898	\$484,971,058	63.71%	\$758,776,246	\$486,449,846	64.11%	-0.99%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### COMMERCIAL AUTO - COMPREHENSIVE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$50,910,133	\$29,014,889	56.99%	\$49,128,126	\$31,013,616	63.13%	12.93%
2000	\$49,974,077	\$28,598,278	57.23%	\$48,409,225	\$29,317,786	60.56%	-1.84%
2001	\$60,069,425	\$60,624,955	100.92%	\$56,196,985	\$60,853,849	108.29%	20.20%
2002	\$59,195,204	\$23,883,950	40.35%	\$57,778,388	\$25,319,207	43.82%	-1.46%
2003	\$58,013,348	\$33,980,947	58.57%	\$57,788,854	\$32,861,398	56.86%	-2.00%
2004	\$61,203,306	\$32,970,544	53.87%	\$60,296,445	\$31,213,703	51.77%	5.50%
2005	\$63,177,401	\$24,175,823	38.27%	\$64,005,865	\$25,747,008	40.23%	3.23%
2006	\$64,583,189	\$61,101,767	94.61%	\$64,500,523	\$60,705,338	94.12%	2.23%
2007	\$58,387,652	\$25,355,809	43.43%	\$59,263,543	\$25,958,109	43.80%	-9.59%
2008	\$55,520,797	\$36,017,749	64.87%	\$57,985,862	\$34,078,969	58.77%	-4.91%

### COMMERCIAL AUTO - COLLISION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$71,556,751	\$54,438,098	76.08%	\$70,463,221	\$55,153,617	78.27%	9.71%
2000	\$78,903,780	\$54,827,878	69.49%	\$78,036,336	\$55,171,473	70.70%	10.27%
2001	\$89,023,604	\$59,840,556	67.22%	\$83,770,150	\$58,876,439	70.28%	12.83%
2002	\$100,617,350	\$49,031,878	48.73%	\$94,879,197	\$55,532,374	58.53%	13.02%
2003	\$99,999,479	\$48,855,092	48.86%	\$100,773,243	\$44,874,488	44.53%	-0.61%
2004	\$102,908,301	\$46,435,406	45.12%	\$100,472,114	\$45,818,749	45.60%	2.91%
2005	\$94,966,273	\$47,545,217	50.07%	\$95,533,021	\$48,272,677	50.53%	-7.72%
2006	\$92,474,523	\$54,124,240	58.53%	\$93,458,371	\$54,255,152	58.05%	-2.62%
2007	\$86,538,763	\$46,101,509	53.27%	\$87,149,357	\$46,531,157	53.39%	-6.42%
2008	\$77,057,583	\$48,940,904	63.51%	\$78,921,978	\$49,540,130	62.77%	-10.96%

### TOTAL PRIVATE PASSENGER AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$2,258,607,528	\$1,446,167,954	64.03%	\$2,224,662,512	\$1,461,223,478	65.68%	2.39%
2000	\$2,277,993,949	\$1,470,621,691	64.56%	\$2,270,889,022	\$1,520,036,661	66.94%	0.86%
2001	\$2,412,777,240	\$1,853,274,701	76.81%	\$2,394,340,556	\$1,896,476,609	79.21%	5.92%
2002	\$2,604,965,350	\$1,591,610,151	61.10%	\$2,551,929,309	\$1,623,009,915	63.60%	7.97%
2003	\$2,761,812,838	\$1,680,760,050	60.86%	\$2,724,230,251	\$1,722,096,248	63.21%	6.02%
2004	\$2,808,444,459	\$1,697,738,108	60.45%	\$2,808,256,870	\$1,729,295,285	61.58%	1.69%
2005	\$2,773,452,710	\$1,597,094,439	57.59%	\$2,784,301,481	\$1,623,488,230	58.31%	-1.25%
2006	\$2,766,162,801	\$1,847,465,192	66.79%	\$2,757,999,491	\$1,843,214,920	66.83%	-0.26%
2007	\$2,756,783,633	\$1,680,492,993	60.96%	\$2,756,117,839	\$1,705,663,119	61.89%	-0.34%
2008	\$2,778,334,278	\$1,791,179,745	64.47%	\$2,765,680,206	\$1,814,488,748	65.61%	0.78%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

## TOTAL COMMERCIAL AUTO

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$366,583,070	\$280,905,549	76.63%	\$365,111,418	\$264,741,160	72.51%	3.43%
2000	\$402,877,460	\$279,409,135	69.35%	\$392,045,184	\$302,452,475	77.15%	9.90%
2001	\$472,439,172	\$306,934,959	64.97%	\$443,940,822	\$331,112,684	74.58%	17.27%
2002	\$510,151,872	\$266,375,844	52.22%	\$482,032,524	\$331,944,682	68.86%	7.98%
2003	\$525,235,729	\$287,943,393	54.82%	\$516,072,744	\$323,588,706	62.70%	2.96%
2004	\$545,427,936	\$301,346,726	55.25%	\$534,465,268	\$287,210,034	53.74%	3.84%
2005	\$588,121,986	\$281,411,163	47.85%	\$589,707,629	\$302,319,859	51.27%	7.83%
2006	\$605,153,895	\$315,616,485	52.15%	\$607,620,684	\$343,004,510	56.45%	2.90%
2007	\$495,923,750	\$316,980,955	63.92%	\$499,191,223	\$302,558,098	60.61%	-18.05%
2008	\$477,550,267	\$266,550,419	55.82%	\$483,398,095	\$232,551,058	48.11%	-3.70%

## AIRCRAFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$18,305,734	\$17,855,086	97.54%	\$17,721,635	\$7,696,761	43.43%	-16.00%
2000	\$24,354,600	\$10,943,494	44.93%	\$22,356,640	\$10,965,605	49.05%	33.04%
2001	\$24,527,934	\$10,773,107	43.92%	\$23,888,665	\$19,821,446	82.97%	0.71%
2002	\$36,587,756	\$15,865,058	43.36%	\$32,915,282	\$16,682,735	50.68%	49.17%
2003	\$34,079,122	\$12,842,608	37.68%	\$34,288,794	\$12,883,947	37.57%	-6.86%
2004	\$32,464,976	\$10,804,783	33.28%	\$33,277,303	\$9,466,912	28.45%	-4.74%
2005	\$34,321,704	\$6,891,430	20.08%	\$33,891,884	\$20,795,199	61.36%	5.72%
2006	\$34,302,205	\$9,954,123	29.02%	\$34,750,943	\$9,858,014	28.37%	-0.06%
2007	\$33,388,422	\$19,256,853	57.68%	\$33,883,394	\$5,255,177	15.51%	-2.66%
2008	\$30,184,694	\$16,077,301	53.26%	\$30,316,999	\$19,562,911	64.53%	-9.60%

## FIDELITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$14,123,609	\$6,224,815	44.07%	\$14,941,764	\$8,442,087	56.50%	-9.51%
2000	\$15,509,294	\$3,830,017	24.69%	\$14,880,294	\$10,920,874	73.39%	9.81%
2001	\$16,607,341	\$10,929,057	65.81%	\$16,028,683	\$9,809,969	61.20%	7.08%
2002	\$19,810,174	\$12,640,539	63.81%	\$18,100,444	\$10,469,708	57.84%	19.29%
2003	\$22,487,041	\$6,726,389	29.91%	\$21,627,865	\$7,369,217	34.07%	13.51%
2004	\$22,168,831	\$8,928,202	40.27%	\$22,600,150	\$9,230,395	40.84%	-1.42%
2005	\$23,042,366	\$5,944,543	25.80%	\$22,631,716	\$13,472,018	59.53%	3.94%
2006	\$20,361,971	\$10,450,633	51.32%	\$21,271,061	\$5,404,531	25.41%	-11.63%
2007	\$21,914,254	\$5,210,221	23.78%	\$21,387,403	\$3,731,487	17.45%	7.62%
2008	\$20,682,756	\$13,881,143	67.11%	\$20,432,295	\$12,838,518	62.83%	-5.62%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### SURETY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$44,715,951	\$13,763,343	30.78%	\$45,065,164	\$13,579,751	30.13%	-0.36%
2000	\$47,048,523	\$7,316,590	15.55%	\$44,606,734	\$8,531,677	19.13%	5.22%
2001	\$52,187,453	\$9,022,254	17.29%	\$48,755,658	\$13,952,137	28.62%	10.92%
2002	\$55,933,530	\$9,187,530	16.43%	\$54,757,917	\$10,751,797	19.64%	7.18%
2003	\$59,048,656	\$10,471,547	17.73%	\$56,336,389	\$7,015,246	12.45%	5.57%
2004	\$57,700,529	\$4,164,385	7.22%	\$58,025,787	\$8,226,200	14.18%	-2.28%
2005	\$67,003,050	\$19,740,699	29.46%	\$65,353,672	\$20,079,091	30.72%	16.12%
2006	\$76,489,177	\$3,911,842	5.11%	\$71,809,168	\$20,744,172	28.89%	14.16%
2007	\$86,709,776	\$13,644,816	15.74%	\$77,899,558	\$14,760,297	18.95%	13.36%
2008	\$83,321,843	\$8,959,400	10.75%	\$83,851,726	\$6,638,566	7.92%	-3.91%

### GLASS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$22,420	\$11,557	51.55%	\$23,363	\$9,450	40.45%	-7.45%
2000	\$22,197	\$21,935	98.82%	\$22,513	\$20,507	91.09%	-0.99%
2001	\$13,724	\$2,999	21.85%	\$17,323	\$5,285	30.51%	-38.17%
2002	\$13,374	\$4,358	32.59%	\$16,260	\$3,206	19.72%	-2.55%
2003	\$10,178	\$5,508	54.12%	\$10,457	\$5,097	48.74%	-23.90%
2004	\$8,065	\$1,457	18.07%	\$8,554	\$860	10.05%	-20.76%
2005	\$7,405	\$2,238	30.22%	\$7,715	\$2,191	28.40%	-8.18%
2006	\$6,647	\$273	4.11%	\$6,795	\$231	3.40%	-10.24%
2007	\$6,121	\$2,831	46.25%	\$6,374	-\$247	-3.88%	-7.91%
2008	\$4,813	\$1,261	26.20%	\$5,453	\$1,179	21.62%	-21.37%

### BURGLARY & THEFT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$2,931,884	\$443,149	15.11%	\$3,207,174	\$966,570	30.14%	-14.93%
2000	\$3,081,965	\$634,670	20.59%	\$2,918,589	\$671,980	23.02%	5.12%
2001	\$3,465,977	\$562,918	16.24%	\$3,228,055	\$768,490	23.81%	12.46%
2002	\$2,446,545	\$562,171	22.98%	\$2,949,704	\$506,458	17.17%	-29.41%
2003	\$3,016,412	\$402,912	13.36%	\$2,923,637	\$433,724	14.84%	23.29%
2004	\$3,075,875	\$1,243,717	40.43%	\$3,041,453	\$856,560	28.16%	1.97%
2005	\$3,086,430	\$1,213,949	39.33%	\$2,879,888	\$1,259,157	43.72%	0.34%
2006	\$4,486,169	-\$508,812	-11.34%	\$4,096,450	\$92,897	2.27%	45.35%
2007	\$3,182,069	\$321,486	10.10%	\$3,381,487	\$359,240	10.62%	-29.07%
2008	\$3,167,368	\$214,812	6.78%	\$3,299,915	\$541,296	16.40%	-0.46%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### BOILER & MACHINERY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$12,444,627	\$12,692,529	101.99%	\$12,488,255	\$21,046,277	168.53%	1.71%
2000	\$14,261,342	\$3,317,833	23.26%	\$12,932,220	-\$2,469,296	-19.09%	14.60%
2001	\$18,078,330	\$7,629,302	42.20%	\$15,769,749	\$4,214,136	26.72%	26.76%
2002	\$22,118,305	\$4,126,311	18.66%	\$20,782,333	\$12,486,750	60.08%	22.35%
2003	\$22,028,458	\$9,644,069	43.78%	\$22,133,751	\$5,521,170	24.94%	-0.41%
2004	\$20,154,053	\$4,993,081	24.77%	\$20,792,906	\$4,009,561	19.28%	-8.51%
2005	\$20,374,249	\$2,859,093	14.03%	\$20,930,936	\$1,756,010	8.39%	1.09%
2006	\$20,287,178	\$3,041,006	14.99%	\$20,136,360	\$9,338,707	46.38%	-0.43%
2007	\$19,710,931	\$4,046,366	20.53%	\$19,914,744	\$2,532,523	12.72%	-2.84%
2008	\$18,807,299	\$5,489,504	29.19%	\$18,806,672	\$3,970,647	21.11%	-4.58%

### CREDIT PROPERTY (Excluding V.S.I.)

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$4,022,127	\$995,437	24.75%	\$3,770,438	\$922,850	24.48%	-39.11%
2000	\$4,621,586	\$1,303,384	28.20%	\$4,579,044	\$1,243,883	27.16%	14.90%
2001	\$5,292,936	\$1,335,927	25.24%	\$4,804,226	\$1,543,533	32.13%	14.53%
2002	\$8,240,190	\$3,116,249	37.82%	\$7,558,084	\$3,722,489	49.25%	55.68%
2003	\$8,909,334	\$3,335,740	37.44%	\$8,721,523	\$3,208,429	36.79%	8.12%
2004	\$9,753,211	\$3,341,966	34.27%	\$8,820,816	\$3,577,427	40.56%	9.47%
2005	\$13,666,007	\$4,870,076	35.64%	\$12,470,067	\$4,988,731	40.01%	40.12%
2006	\$12,680,999	\$6,490,868	51.19%	\$12,571,210	\$7,245,222	57.63%	-7.21%
2007	\$11,569,321	\$5,286,231	45.69%	\$10,987,343	\$5,241,754	47.71%	-8.77%
2008	\$11,554,901	\$6,046,127	52.33%	\$10,238,539	\$6,266,122	61.20%	-0.12%

### CREDIT CASUALTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$2,728,060	\$1,620,385	59.40%	\$2,427,579	\$1,692,055	69.70%	-36.62%
2000	\$2,189,505	\$869,015	39.69%	\$2,149,275	\$711,213	33.09%	-19.74%
2001	\$2,895,383	\$2,374,515	82.01%	\$2,916,217	\$3,545,287	121.57%	32.24%
2002	\$2,054,509	\$1,621,731	78.94%	\$2,153,834	-\$547,129	-25.40%	-29.04%
2003	\$2,868,531	\$574,991	20.04%	\$2,920,517	\$801,309	27.44%	39.62%
2004	\$3,488,915	\$312,401	8.95%	\$3,171,019	\$670,387	21.14%	21.63%
2005	\$3,992,702	\$808,067	20.24%	\$3,397,948	\$1,943,557	57.20%	14.44%
2006	\$7,426,757	\$675,136	9.09%	\$7,414,019	\$1,098,555	14.82%	86.01%
2007	\$21,671,823	\$10,429,902	48.13%	\$19,311,754	\$15,664,706	81.11%	191.81%
2008	\$48,655,278	\$38,253,580	78.62%	\$48,002,457	\$47,313,540	98.56%	124.51%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$12,273,404	\$813,808	6.63%	\$10,340,093	\$785,889	7.60%	2.51%
2000	\$11,931,556	\$783,341	6.57%	\$10,557,170	\$921,028	8.72%	-2.79%
2001	\$14,020,852	\$1,350,787	9.63%	\$13,416,587	\$1,569,819	11.70%	17.51%
2002	\$10,122,498	\$1,464,261	14.47%	\$11,240,982	\$1,769,739	15.74%	-27.80%
2003	\$7,088,235	\$1,296,705	18.29%	\$8,954,710	\$1,286,791	14.37%	-29.98%
2004	\$6,961,812	\$960,790	13.80%	\$7,371,808	\$652,505	8.85%	-1.78%
2005	\$6,046,199	\$752,972	12.45%	\$6,457,682	\$447,059	6.92%	-13.15%
2006	\$5,086,904	\$693,206	13.63%	\$5,593,378	\$566,565	10.13%	-15.87%
2007	\$5,147,692	\$1,036,578	20.14%	\$4,965,906	\$1,034,072	20.82%	1.19%
2008	\$4,722,978	\$858,076	18.17%	\$4,627,673	\$1,034,975	22.36%	-8.25%

### VSI/COLLATERAL PROTECTION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$2,607,075	\$3,174,274	121.76%	\$3,978,045	\$3,339,244	83.94%	-4.26%
2000	\$5,542,818	\$1,942,385	35.04%	\$5,398,661	\$1,967,698	36.45%	112.61%
2001	\$1,848,208	\$1,558,707	84.34%	\$2,526,542	\$1,361,141	53.87%	-66.66%
2002	\$4,397,638	\$2,216,846	50.41%	\$4,334,712	\$2,690,442	62.07%	137.94%
2003	\$4,500,120	\$3,581,791	79.59%	\$4,377,791	\$3,366,751	76.91%	2.33%
2004	\$5,916,230	\$3,972,563	67.15%	\$4,571,439	\$3,845,612	84.12%	31.47%
2005	\$7,303,370	\$3,354,564	45.93%	\$5,701,419	\$3,867,840	67.84%	23.45%
2006	\$6,642,710	\$3,246,885	48.88%	\$6,582,685	\$4,055,138	61.60%	-9.05%
2007	\$5,176,808	\$2,196,358	42.43%	\$5,122,235	\$3,430,994	66.98%	-22.07%
2008	\$8,150,976	\$5,328,889	65.38%	\$8,036,011	\$4,423,602	55.05%	57.45%

### MORTGAGE GUARANTY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$49,829,928	\$5,584,544	11.21%	\$50,701,893	\$10,501,146	20.71%	10.65%
2000	\$58,823,156	\$5,734,203	9.75%	\$58,588,174	\$12,848,344	21.93%	18.05%
2001	\$65,537,136	\$8,399,925	12.82%	\$64,081,638	\$18,765,529	29.28%	11.41%
2002	\$72,339,013	\$15,778,345	21.81%	\$72,806,617	\$30,744,167	42.23%	10.38%
2003	\$80,357,983	\$27,405,419	34.10%	\$79,148,953	\$37,031,839	46.79%	11.09%
2004	\$86,158,954	\$35,910,999	41.68%	\$86,313,621	\$44,688,931	51.78%	7.22%
2005	\$92,035,748	\$39,726,566	43.16%	\$90,607,938	\$48,887,424	53.95%	6.82%
2006	\$96,531,710	\$44,682,675	46.29%	\$95,921,236	\$52,253,762	54.48%	4.89%
2007	\$110,610,025	\$54,703,147	49.46%	\$104,265,196	\$89,555,336	85.89%	14.58%
2008	\$117,918,323	\$80,367,901	68.16%	\$113,640,286	\$157,245,151	138.37%	6.61%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### TITLE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$44,408,661	\$3,697,573	8.33%	\$40,899,376	\$4,015,647	9.82%	21.92%
2000	\$35,358,137	\$5,105,394	14.44%	\$34,653,454	\$5,716,466	16.50%	-20.38%
2001	\$46,369,604	\$6,216,267	13.41%	\$42,753,213	\$8,215,185	19.22%	31.14%
2002	\$56,193,644	\$8,400,109	14.95%	\$50,303,061	\$6,998,702	13.91%	21.19%
2003	\$76,359,099	\$7,282,541	9.54%	\$67,483,423	\$8,031,921	11.90%	35.89%
2004	\$72,021,206	\$8,752,843	12.15%	\$67,916,623	\$8,415,182	12.39%	-5.68%
2005	\$75,800,767	\$26,400,171	34.83%	\$72,184,023	\$31,935,332	44.24%	5.25%
2006	\$78,345,160	\$12,831,429	16.38%	\$74,836,753	\$19,894,716	26.58%	3.36%
2007	\$76,424,750	\$16,883,128	22.09%	\$63,683,884	\$18,561,261	29.15%	-2.45%
2008	\$61,053,961	\$17,223,101	28.21%	\$65,748,122	\$17,430,671	26.51%	-20.11%

### PROFESSIONAL LIABILITY

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000	\$9,177,476	\$2,124,486	23.15%	\$7,805,405	\$1,107,341	14.19%	N/A
2001	\$22,599,332	\$6,540,528	28.94%	\$21,321,909	\$5,973,834	28.02%	146.25%
2002	\$26,334,775	\$7,657,931	29.08%	\$25,447,610	\$17,945,846	70.52%	16.53%
2003	\$26,055,353	\$12,810,273	49.17%	\$21,252,666	\$18,589,750	87.47%	-1.06%
2004	\$65,935,399	\$18,717,253	28.39%	\$65,635,698	\$26,301,057	40.07%	153.06%
2005	\$74,871,487	\$32,024,960	42.77%	\$72,421,788	\$47,689,326	65.85%	13.55%
2006	\$77,928,892	\$34,396,030	44.14%	\$83,611,658	\$60,138,372	71.93%	4.08%
2007	\$69,750,191	\$40,125,834	57.53%	\$71,303,999	\$33,307,074	46.71%	-10.50%
2008	\$72,144,732	\$13,583,996	18.83%	\$71,563,769	\$35,635,114	49.79%	3.43%

### LAWYERS MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$12,175,030	\$4,989,301	40.98%	\$11,697,769	\$13,354,679	114.16%	-3.03%
2000	\$11,026,795	\$6,608,784	59.93%	\$9,915,755	\$-18,393,921	-185.50%	-9.43%
2001	\$13,576,133	\$4,525,205	33.33%	\$14,770,445	\$4,631,875	31.36%	23.12%
2002	\$12,818,643	\$3,084,529	24.06%	\$11,830,869	\$2,426,999	20.51%	-5.58%
2003	\$13,057,678	\$3,721,625	28.50%	\$11,671,741	\$3,402,619	29.15%	1.86%
2004	\$14,539,856	\$3,052,386	20.99%	\$13,343,100	\$6,472,267	48.51%	11.35%
2005	\$14,794,606	\$13,681,015	92.47%	\$14,145,032	\$16,044,522	113.43%	1.75%
2006	\$17,435,456	\$9,162,194	52.55%	\$16,719,059	\$11,720,958	70.11%	17.85%
2007	\$17,727,731	\$4,062,090	22.91%	\$17,152,684	\$4,464,212	26.03%	1.68%
2008	\$16,324,591	\$4,252,076	26.05%	\$16,766,853	\$3,959,872	23.62%	-7.91%



## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### REAL ESTATE MALPRACTICE

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$412,988	\$354,046	85.73%	\$117,643	-\$297,986	-253.30%	-73.52%
2000	\$450,419	\$113,223	25.14%	\$80,699	\$16,082	19.93%	9.06%
2001	\$627,684	\$70,183	11.18%	-\$274,156	\$133,283	-48.62%	39.36%
2002	\$1,106,459	\$44,536	4.03%	-\$86,912	\$170,332	-195.98%	76.28%
2003	\$1,502,753	\$230,171	15.32%	-\$545,691	\$779,853	-142.91%	35.82%
2004	\$2,195,145	\$47,909	2.18%	-\$537,235	\$1,030,640	-191.84%	46.07%
2005	-\$875,718	\$216,073	-24.67%	-\$905,386	\$530,005	-58.54%	-139.89%
2006	\$2,221,705	\$144,154	6.49%	\$2,361,731	\$789,714	33.44%	-353.70%
2007	\$2,581,948	\$234,592	9.09%	\$1,984,075	\$1,322,615	66.66%	16.21%
2008	\$1,857,153	\$320,119	17.24%	\$1,845,056	\$1,100,820	59.66%	-28.07%

### UMBRELLA

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$24,423,678	\$27,894,752	114.21%	\$17,618,014	\$29,340,139	166.53%	-14.99%
2000	\$28,987,360	\$70,831,728	244.35%	\$18,322,617	\$3,075,688	16.79%	18.69%
2001	\$56,069,299	\$58,374,089	104.11%	\$53,084,536	\$16,490,833	31.07%	93.43%
2002	\$31,677,206	\$31,371,657	99.04%	\$27,912,202	\$69,648,264	249.53%	-43.50%
2003	\$36,612,192	\$70,862,268	193.55%	\$28,227,670	\$104,475,926	370.12%	15.58%
2004	\$41,308,702	\$30,896,056	74.79%	\$38,099,920	\$18,075,721	47.44%	12.83%
2005	\$41,912,787	\$90,886,887	216.85%	\$35,922,082	\$92,631,215	257.87%	1.46%
2006	\$40,691,329	\$47,038,381	115.60%	\$34,189,722	\$49,347,092	144.33%	-2.91%
2007	\$39,468,071	\$47,737,069	120.95%	\$36,772,583	\$37,508,315	102.00%	-3.01%
2008	\$48,152,934	\$33,955,324	70.52%	\$40,149,037	\$73,154,735	182.21%	22.00%

### OTHER SPECIFIC

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$7,468,656	\$510,319	6.83%	\$8,020,608	\$4,418,353	55.09%	-7.40%
2000	\$2,536,931	\$252,626	9.96%	\$2,983,503	-\$2,871,365	-96.24%	-66.03%
2001	\$3,904,169	\$917,838	23.51%	\$3,264,664	\$416,784	12.77%	53.89%
2002	\$4,401,038	\$3,160,282	71.81%	\$4,640,064	\$2,305,714	49.69%	12.73%
2003	\$5,273,718	\$2,157,760	40.92%	\$1,956,902	\$2,825,055	144.36%	19.83%
2004	\$8,543,388	\$1,952,678	22.86%	\$7,239,246	\$1,167,647	16.13%	62.00%
2005	\$8,020,080	\$3,177,491	39.62%	\$5,352,838	\$3,911,825	73.08%	-6.13%
2006	\$5,981,413	\$2,825,409	47.24%	\$4,842,419	\$2,901,715	59.92%	-25.42%
2007	\$6,212,628	\$2,838,629	45.69%	\$5,716,205	\$2,811,572	49.19%	3.87%
2008	\$2,891,876	\$1,239,952	42.88%	\$8,812,864	\$1,394,104	15.82%	-53.45%

## HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 1999 - 2008

### NATIONAL FLOOD INSURANCE PROGRAM

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$7,468,216	\$6,034,590	80.80%	\$7,126,133	\$3,144,371	44.12%	3.19%
2000	\$7,798,273	\$5,093,561	65.32%	\$7,963,507	\$5,360,502	67.31%	4.42%
2001	\$8,666,186	\$3,652,229	42.14%	\$8,551,577	\$3,617,176	42.30%	11.13%
2002	\$9,194,070	\$4,930,114	53.62%	\$8,904,742	\$4,650,776	52.23%	6.09%
2003	\$9,742,530	\$1,674,875	17.19%	\$9,268,460	\$1,540,055	16.62%	5.97%
2004	\$10,759,232	\$1,582,241	14.71%	\$10,137,511	\$1,475,055	14.55%	10.44%
2005	\$11,170,812	\$825,333	7.39%	\$10,932,806	\$886,627	8.11%	3.83%
2006	\$12,784,413	\$937,748	7.34%	\$12,110,158	\$1,011,475	8.35%	14.44%
2007	\$13,760,685	\$8,088,948	58.78%	\$12,440,039	\$8,485,036	68.21%	7.64%
2008	\$15,735,338	\$66,700,725	423.89%	\$14,802,046	\$79,245,851	535.37%	14.35%

### FEDERAL CROP INSURANCE CORPORATION

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	CHANGE IN DIRECT PREMIUM WRITTEN
1999	\$48,808,826	\$41,143,914	84.30%	\$48,866,763	\$49,717,359	101.74%	11.18%
2000	\$61,576,028	\$36,302,857	58.96%	\$61,565,853	\$31,163,075	50.62%	26.16%
2001	\$60,072,083	\$70,549,109	117.44%	\$56,963,051	\$71,323,017	125.21%	-2.44%
2002	\$75,790,478	\$57,714,814	76.15%	\$73,805,256	\$71,830,107	97.32%	26.17%
2003	\$88,435,215	\$74,708,784	84.48%	\$87,276,951	\$80,930,600	92.73%	16.68%
2004	\$62,844,233	\$40,287,188	64.11%	\$65,014,386	\$29,970,455	46.10%	-28.94%
2005	\$59,657,598	\$29,284,589	49.09%	\$59,203,517	\$37,783,307	63.82%	-5.07%
2006	\$77,046,477	\$23,140,108	30.03%	\$75,888,398	\$15,642,508	20.61%	29.15%
2007	\$132,473,467	\$50,182,042	37.88%	\$130,759,123	\$64,240,915	49.13%	71.94%
2008	\$208,573,587	\$124,404,344	59.65%	\$204,938,192	\$218,037,541	106.39%	57.45%

**TOTAL  
PROPERTY & CASUALTY  
INSURANCE BY  
LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE**  
**2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**  
**TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	FIRE AND ALLIED LINES - DWELLING	1.51%	\$133,397,497	\$125,683,512	\$77,508,738	\$85,859,997	68.31%
1B	FIRE AND ALLIED LINES - COMMERCIAL	1.57%	\$138,786,628	\$140,042,733	\$59,970,280	\$61,029,098	43.58%
1C	FIRE AND ALLIED LINES - FARM	1.18%	\$103,680,088	\$105,418,823	\$51,799,797	\$71,235,870	67.57%
3	FARMOWNERS MULTI-PERIL	1.22%	\$107,988,355	\$106,072,694	\$90,794,769	\$100,640,396	94.88%
4A	HOME OWNERS MULTI-PERIL	12.93%	\$1,140,222,822	\$1,105,212,438	\$900,332,032	\$944,278,585	85.44%
4B	DWELLING OWNERS MULTI-PERIL(ACV)	0.65%	\$56,873,133	\$54,787,167	\$40,491,091	\$42,093,869	76.83%
5	COMMERCIAL MULTI-PERIL	7.00%	\$617,263,524	\$620,689,922	\$328,059,456	\$325,579,492	52.45%
6	MOBILE HOMES	0.39%	\$34,278,678	\$31,335,017	\$23,726,799	\$24,735,223	78.94%
7	GROWING CROPS	0.11%	\$9,265,244	\$9,265,244	\$3,379,365	\$3,377,654	36.46%
8	OCEAN MARINE	0.43%	\$37,715,153	\$37,528,549	\$23,843,516	\$19,171,992	51.09%
9	INLAND MARINE(INCLUDING AUTO CARGO)	2.53%	\$223,065,754	\$231,018,123	\$112,048,086	\$134,417,678	58.18%
10	FINANCIAL GUARANTY	0.08%	\$7,037,223	\$31,809,200	-\$1,032,843	-\$1,033,775	-3.25%
11A	MED MAL - PHYSICIANS AND SURGEONS	1.37%	\$120,777,660	\$123,366,930	\$41,025,516	\$14,102,358	11.43%
11B	MED MAL - DENTISTS	0.06%	\$5,499,407	\$5,429,154	\$946,223	\$3,638,721	67.02%
11C	MED MAL - NURSES	0.02%	\$1,989,794	\$327,923	\$418	-\$31,573	-9.63%
11D	MED MAL - HOSPITALS	0.33%	\$29,485,159	\$29,598,095	\$8,780,442	\$8,197,263	27.70%
11E	MED MAL - MANAGED CARE ORG E & O	0.00%	\$394,462	\$399,386	\$75,000	\$214,480	53.70%
11F	MED MAL - OTHER	0.07%	\$6,124,970	\$8,076,355	\$1,972,065	\$512,657	6.35%
12	EARTHQUAKE	0.96%	\$84,492,688	\$81,049,628	\$188,260	-\$44,004	-0.05%
14	ALL ACCIDENT AND HEALTH	3.80%	\$335,207,006	\$317,767,911	\$212,617,305	\$201,955,289	63.55%
16	DIRECT WORKERS COMPENSATION	10.11%	\$891,058,853	\$920,403,457	\$488,936,905	\$555,612,334	60.37%
17A	OTHER LIABILITY - BI & PD	6.86%	\$604,569,893	\$615,621,569	\$379,872,647	\$326,778,287	53.08%
17B	OTHER LIABILITY - WARRANTY	0.53%	\$46,950,487	\$24,789,379	\$28,591,725	\$29,423,664	118.69%
17C	EXCESS WORKERS COMPENSATION	0.26%	\$22,725,317	\$22,907,547	\$7,746,231	\$24,214,873	105.71%
18	PRODUCTS LIABILITY	0.33%	\$28,737,063	\$29,395,330	\$29,499,963	\$34,290,103	116.65%
19A1	PRIV PASS AUTO LIA. BODILY INJURY	7.95%	\$701,144,550	\$700,313,850	\$477,171,987	\$492,756,427	70.36%
19A2	PRIV PASS AUTO LIA PROPERTY DAMAGE	6.57%	\$579,295,490	\$574,940,585	\$373,914,316	\$372,625,474	64.81%
19A3	PRIV PASS AUTO MEDICAL PAYMENTS	1.05%	\$92,142,959	\$92,258,101	\$58,685,956	\$59,059,709	64.02%
19A4	PRIV PASS UNINSURED MOTORIST	1.17%	\$103,207,455	\$101,381,721	\$53,531,985	\$53,878,655	53.14%
19A5	PRIV PASS UNDERINSURED MOTORIST	0.71%	\$62,272,349	\$61,538,386	\$38,532,060	\$48,045,115	78.07%
19A6	PRIV PASS ACC DEATH & DISAB/DISEM	0.03%	\$3,082,723	\$3,308,724	\$868,052	\$581,824	17.58%
19B1	COMM AUTO LIABILITY BODILY INJURY	2.93%	\$258,154,184	\$257,360,422	\$125,225,656	\$97,952,380	38.06%
19B2	COMM AUTO LIABILITY PROPERTY DAMAGE	0.70%	\$61,865,392	\$63,274,235	\$39,871,431	\$35,026,063	55.36%
19B3	COMM AUTO MEDICAL PAYMENTS	0.10%	\$9,035,215	\$9,318,286	\$7,439,679	\$10,472,913	112.39%
19B4	COMM AUTO UNINSURED MOTORIST	0.18%	\$15,917,096	\$16,537,312	\$9,055,000	\$5,480,603	33.14%
21A1	PRIV PASS AUTO COMPREHENSIVE	5.40%	\$475,957,854	\$473,162,593	\$303,504,331	\$301,091,698	63.63%
21A2	PRIV PASS AUTO COLLISION	8.63%	\$761,230,898	\$758,776,246	\$484,971,058	\$486,449,846	64.11%
21B1	COMM AUTO COMPREHENSIVE	0.63%	\$55,520,797	\$57,985,862	\$36,017,749	\$34,078,969	58.77%
21B2	COMM AUTO COLLISION	0.87%	\$77,057,583	\$78,921,978	\$48,940,904	\$49,540,130	62.77%
22	AIRCRAFT	0.34%	\$30,184,694	\$30,316,999	\$16,077,301	\$19,562,911	64.53%
23	FIDELITY	0.23%	\$20,682,756	\$20,432,295	\$13,881,143	\$12,838,518	62.83%
24	SURETY	0.94%	\$83,321,843	\$83,851,726	\$8,959,400	\$6,638,566	7.92%
25	GLASS	0.00%	\$4,813	\$5,453	\$1,261	\$1,179	21.62%
26	BURGLARY & THEFT	0.04%	\$3,167,368	\$3,299,915	\$214,812	\$541,296	16.40%
27	BOILER & MACHINERY	0.21%	\$18,807,299	\$18,806,672	\$5,489,504	\$3,970,647	21.11%
28A	CREDIT PROPERTY(EXCLUDING V.S.I)	0.13%	\$11,554,901	\$10,238,539	\$6,046,127	\$6,266,122	61.20%
28B	CREDIT CASUALTY	0.55%	\$48,655,278	\$48,002,457	\$38,253,580	\$47,313,540	98.56%
28C	CREDIT UNEMPLOYMENT	0.05%	\$4,722,978	\$4,627,673	\$858,076	\$1,034,975	22.36%
28D	VSI/COLLATERAL PROTECTION	0.09%	\$8,150,976	\$8,036,011	\$5,328,889	\$4,423,602	55.05%
29	MORTGAGE GUARANTY	1.34%	\$117,918,323	\$113,640,286	\$80,367,901	\$157,245,151	138.37%
30	TITLE	0.69%	\$61,053,961	\$65,748,122	\$17,223,101	\$17,430,671	26.51%
31	PROFESSIONAL LIABILITY	0.82%	\$72,144,732	\$71,563,769	\$13,583,996	\$35,635,114	49.79%
31A	LAWYERS MALPRACTICE	0.19%	\$16,324,591	\$16,766,853	\$4,252,076	\$3,959,872	23.62%
31B	REAL ESTATE MALPRACTICE	0.02%	\$1,857,153	\$1,845,056	\$320,119	\$1,100,820	59.66%
32	UMBRELLA	0.55%	\$48,152,934	\$40,149,037	\$33,955,324	\$73,154,735	182.21%
33	OTHER SPECIFIC	0.03%	\$2,891,876	\$8,812,864	\$1,239,952	\$1,394,104	15.82%
34	NATIONAL FLOOD INSURANCE PROGRAM	0.18%	\$15,735,338	\$14,802,046	\$66,700,725	\$79,245,851	535.37%
35	FEDERAL CROP INSURANCE CORPORATION	2.37%	\$208,573,587	\$204,938,192	\$124,404,344	\$218,037,541	106.39%
36	TOTALS ALL BUSINESS IN MISSOURI	100.00%	\$8,817,376,813	\$8,792,958,335	\$5,406,061,580	\$5,747,085,570	65.36%

**TOTAL  
PROPERTY & CASUALTY  
INSURANCE  
BY COMPANY  
BY LINE OF BUSINESS**

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	24.61%	\$32,826,336	\$30,564,567	\$24,588,189	\$28,108,673	91.96%
2	SHELTER MUTUAL INSURANCE COMPANY	13.08%	\$17,448,305	\$17,212,655	\$10,206,664	\$10,051,695	58.40%
3	AMERICAN SECURITY INSURANCE COMPANY	13.05%	\$17,412,233	\$15,792,265	\$7,650,847	\$7,925,715	50.19%
4	SAFECO INSURANCE COMPANY OF AMERICA	4.28%	\$5,703,591	\$5,395,454	\$2,654,867	\$2,737,787	50.74%
5	AUTO OWNERS INSURANCE COMPANY	3.11%	\$4,155,028	\$4,182,463	\$3,463,881	\$3,822,677	91.40%
6	AMERICAN MODERN HOME INSURANCE CO	2.95%	\$3,936,144	\$3,724,786	\$1,975,376	\$2,208,658	59.30%
7	BALBOA INSURANCE COMPANY	2.95%	\$3,931,586	\$3,619,815	\$1,417,110	\$1,674,593	46.26%
8	FOREMOST INSURANCE COMPANY	2.88%	\$3,841,238	\$3,420,416	\$1,860,398	\$1,822,801	53.29%
9	OLD RELIABLE CASUALTY COMPANY	2.00%	\$2,662,918	\$2,661,273	\$1,841,126	\$1,971,335	74.07%
10	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	1.92%	\$2,556,753	\$2,014,707	\$0	\$442,704	21.97%
11	MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	1.85%	\$2,463,299	\$2,443,553	\$1,998,131	\$1,968,878	80.57%
12	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	1.63%	\$2,169,308	\$1,541,461	\$680,638	\$785,531	50.96%
13	UNITED STATES FIRE INSURANCE COMPANY	1.61%	\$2,142,642	\$2,429,593	\$1,369,372	\$1,096,337	45.12%
14	CAMERON MUTUAL INSURANCE COMPANY	1.48%	\$1,972,604	\$2,041,919	\$1,231,952	\$1,247,048	61.07%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.41%	\$1,884,948	\$1,693,289	\$1,211,009	\$1,371,839	81.02%
16	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.32%	\$1,759,257	\$1,835,738	\$1,656,144	\$1,902,819	103.65%
17	GENERALI U S BRANCH	1.17%	\$1,558,645	\$1,597,740	\$4,000	\$1,105,220	69.17%
18	STANDARD FIRE INSURANCE COMPANY	1.04%	\$1,390,961	\$1,097,296	\$673,722	\$620,596	56.56%
19	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1.01%	\$1,347,924	\$1,339,827	\$666,567	\$610,421	45.56%
20	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	1.00%	\$1,329,309	\$1,307,086	\$898,503	\$1,229,418	94.06%
21	GRANITE STATE INSURANCE COMPANY	0.99%	\$1,314,184	\$1,277,331	\$289,097	\$459,592	35.98%
22	AUTOMOBILE INS CO OF HARTFORD CT	0.87%	\$1,156,067	\$942,425	\$297,441	\$233,771	24.81%
23	SHELTER GENERAL INSURANCE COMPANY	0.86%	\$1,152,592	\$1,210,787	\$423,305	\$497,627	41.10%
24	AMERICAN MODERN SELECT INSURANCE COMPANY	0.81%	\$1,075,873	\$964,134	\$366,751	\$522,209	54.16%
25	NATIONWIDE MUTUAL INSURANCE COMPANY	0.79%	\$1,055,249	\$968,493	\$728,444	\$1,060,269	109.48%
26	OAK RIVER INSURANCE COMPANY	0.78%	\$1,044,479	\$1,002,018	\$556,728	\$625,930	62.47%
27	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.72%	\$955,578	\$865,657	\$615,681	\$511,132	59.05%
28	COLUMBIA MUTUAL INSURANCE COMPANY	0.67%	\$898,770	\$911,364	\$634,813	\$692,041	75.93%
29	NATIONAL LLOYDS INSURANCE COMPANY	0.67%	\$897,044	\$941,417	\$749,270	\$707,171	75.12%
30	NATIONAL CASUALTY COMPANY	0.64%	\$854,935	\$891,466	\$519,954	\$650,728	73.00%
31	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.62%	\$826,966	\$793,206	\$696,869	\$661,456	83.39%
32	MERITPLAN INSURANCE COMPANY	0.57%	\$758,276	\$390,762	\$6,187	\$100,202	25.64%
33	CIVIC PROPERTY & CASUALTY CO	0.47%	\$628,983	\$651,638	\$171,063	\$143,790	22.07%
34	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.42%	\$557,634	\$485,190	\$358,214	\$604,647	124.62%
35	USAA CASUALTY INSURANCE COMPANY	0.39%	\$517,204	\$449,789	\$212,478	\$30,997	6.89%
36	AMERICAN RELIABLE INSURANCE COMPANY	0.38%	\$505,518	\$417,111	\$346,112	\$375,821	90.10%
37	AIG CASUALTY COMPANY	0.36%	\$483,733	\$487,026	\$0	\$84,835	17.42%
38	KEMPER INDEPENDENCE INSURANCE COMPANY	0.26%	\$344,312	\$244,880	\$135,494	\$167,204	68.28%
39	LITITZ MUTUAL INSURANCE COMPANY	0.25%	\$330,191	\$304,664	\$273,151	\$296,319	97.26%
40	AUSTIN MUTUAL INSURANCE COMPANY	0.24%	\$314,310	\$168,847	\$32,610	\$32,610	19.31%
41	GUIDEONE MUTUAL INSURANCE COMPANY	0.23%	\$309,295	\$285,604	\$421,446	\$439,121	153.75%
42	ALLSTATE INSURANCE COMPANY	0.22%	\$297,802	\$323,923	\$98,804	\$98,567	30.43%
43	CINCINNATI INSURANCE COMPANY THE	0.22%	\$295,570	\$304,946	\$204,737	\$186,050	61.01%
44	OHIO CASUALTY INSURANCE COMPANY	0.21%	\$282,215	\$308,368	\$55,753	\$59,348	19.25%
45	MIDWESTERN INDEMNITY COMPANY THE	0.20%	\$261,774	\$248,599	\$364,955	\$486,824	195.83%
46	DIAMOND STATE INSURANCE COMPANY	0.19%	\$252,927	\$269,939	\$75,001	\$125,650	46.55%
47	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.18%	\$245,627	\$258,515	\$64,315	\$53,960	20.87%
48	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.17%	\$227,814	\$223,842	\$73,298	\$74,745	33.39%
49	AUTO CLUB FAMILY INSURANCE COMPANY	0.16%	\$216,867	\$163,897	\$52,396	\$59,854	36.52%
50	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$207,633	\$191,421	\$96,625	\$131,102	68.49%
51	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.13%	\$174,682	\$158,053	\$83,073	\$232,767	147.27%
52	MILLERS FIRST INSURANCE COMANY	0.12%	\$153,716	\$157,104	\$81,169	\$149,978	95.46%
53	AXA INSURANCE COMPANY	0.11%	\$152,075	\$127,880	\$0	-\$2,961	-2.32%
54	ARMED FORCES INSURANCE EXCHANGE	0.11%	\$147,334	\$133,897	\$154,045	\$36,825	27.50%
55	DEPOSITORS INSURANCE COMPANY	0.11%	\$142,260	\$136,285	\$54,567	\$65,907	48.36%
56	FIDELITY NATIONAL INSURANCE COMPANY	0.10%	\$140,053	\$175,999	\$357,713	\$478,461	271.85%
57	HAULERS INSURANCE COMPANY INC	0.10%	\$129,111	\$135,732	\$72,245	\$74,745	55.07%
58	WEST AMERICAN INSURANCE COMPANY	0.09%	\$119,613	\$132,760	\$21,897	\$26,675	20.09%
59	ACUITY A MUTUAL INSURANCE COMPANY	0.08%	\$113,259	\$104,848	\$82,619	\$148,272	141.42%
60	MARKEL AMERICAN INSURANCE COMPANY	0.08%	\$105,525	\$138,696	\$44,901	-\$80,552	-58.08%
61	ELECTRIC INSURANCE COMPANY	0.07%	\$97,730	\$70,729	\$24,404	\$29,404	41.57%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
62	HARTFORD FIRE INSURANCE COMPANY	0.06%	\$78,210	\$85,296	\$59,191	\$104,865	122.94%
63	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.06%	\$77,436	\$80,262	\$0	\$14,951	18.63%
64	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.05%	\$70,438	\$88,257	\$0	\$0	0.00%
65	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$65,523	\$49,571	\$34,802	\$45,378	91.54%
66	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.05%	\$65,304	\$65,246	\$0	\$0	0.00%
67	SECURA INSURANCE A MUTUAL COMPANY	0.05%	\$63,451	\$69,710	\$4,208	\$4,274	6.13%
68	HORACE MANN INSURANCE COMPANY	0.04%	\$53,872	\$52,885	\$11,560	\$4,802	9.08%
69	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$46,917	\$46,534	\$75,707	\$74,706	160.54%
70	PRAETORIAN INSURANCE COMPANY	0.03%	\$45,769	\$46,876	\$6,184	\$2,681	5.72%
71	SENECA INSURANCE COMPANY INC	0.03%	\$44,573	\$25,996	\$0	\$10,289	39.58%
72	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.03%	\$43,944	\$34,517	\$0	\$101	0.29%
73	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.03%	\$39,702	\$20,190	\$2,023	\$4,451	22.05%
74	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.03%	\$38,506	\$38,675	\$19,861	\$20,502	53.01%
75	MUTUALAID EXCHANGE	0.03%	\$36,402	\$37,139	\$407	-\$224	-0.60%
76	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.03%	\$34,757	\$25,615	\$77,829	\$95,438	372.59%
77	ENCOMPASS INDEMNITY COMPANY	0.03%	\$34,072	\$39,671	\$0	\$1,177	2.97%
78	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$31,919	\$29,812	\$9,179	\$10,247	34.37%
79	AEGIS SECURITY INSURANCE COMPANY	0.02%	\$27,789	\$32,156	\$2,419	\$2,419	7.52%
80	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.02%	\$27,475	\$37,774	\$1,771	\$1,771	4.69%
81	USAA GENERAL INDEMNITY COMPANY	0.02%	\$24,681	\$16,738	\$10,397	\$21,820	130.36%
82	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.02%	\$24,062	\$26,844	\$3,281	\$78,716	293.23%
83	ROCKFORD MUTUAL INSURANCE COMPANY	0.02%	\$23,447	\$21,011	\$12,579	\$12,579	59.87%
84	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$22,990	\$25,419	\$9,927	\$23,820	93.71%
85	HARTFORD CASUALTY INSURANCE CO	0.01%	\$20,005	\$24,359	\$93	\$97	0.40%
86	AMERICAN HOME ASSURANCE COMPANY	0.01%	\$16,662	\$171,804	\$0	-\$77,226	-44.95%
87	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.01%	\$16,301	\$16,287	\$6,635	\$1,324	8.13%
88	NEW HAMPSHIRE INSURANCE COMPANY	0.01%	\$16,095	\$10,259	\$302	-\$1,625	-15.84%
89	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$11,797	\$10,693	\$101,360	\$106,785	998.64%
90	AMERISURE MUTUAL INSURANCE COMPANY	0.01%	\$11,715	\$12,948	\$0	\$16	0.12%
91	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$9,120	\$8,754	\$8,183	-\$11,817	-134.99%
92	COLUMBIA NATIONAL INSURANCE COMPANY	0.01%	\$8,251	\$8,568	\$3,590	\$3,511	40.98%
93	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$7,148	\$7,225	\$45,565	\$44,822	620.37%
94	AMERICAN FAMILY HOME INSURANCE COMPANY	0.01%	\$7,044	\$8,013	\$0	-\$1,850	-23.09%
95	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$6,235	\$10,047	\$37	\$4,613	45.91%
96	MFS MUTUAL INSURANCE COMPANY	0.00%	\$2,747	\$2,620	\$0	\$0	0.00%
97	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.00%	\$2,164	\$2,427	\$0	\$0	0.00%
98	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG PA	0.00%	\$1,944	\$1,944	\$147,936	\$156,464	8048.56%
99	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$1,551	\$37,793	\$652,355	\$850,310	2249.91%
100	AMERISURE INSURANCE COMPANY	0.00%	\$1,039	\$1,245	\$0	\$22	1.77%
101	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$966	\$945	\$11,890	\$7,890	834.92%
102	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.00%	\$921	\$921	\$0	-\$294	-31.92%
103	HANOVER INSURANCE COMPANY THE	0.00%	\$662	\$871	\$3,114	-\$1,355	-155.57%
104	AMCO INSURANCE COMPANY	0.00%	\$404	\$395	\$0	-\$1	-0.25%
105	QBE INSURANCE CORPORATION	0.00%	\$10	\$10	\$0	\$2,211	22110.00%
106	PROPERTY & CASUALTY INS COMPANY OF HARTFORD	0.00%	\$1	\$1	\$0	-\$43	-4300.00%
107	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
108	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
109	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
110	BENCHMARK INSURANCE COMPANY	0.00%	\$0	\$0	\$28,310	\$30,433	N/A
111	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$14,278	N/A
112	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,339	N/A
113	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	\$10,162	N/A
114	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$0	N/A
115	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$136,266	\$124,161	N/A
116	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	-\$4	-\$2	\$0	N/A
117	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	-\$1	-\$1	N/A
118	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
119	LIBERTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$830	N/A
120	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,471	N/A
121	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,342	N/A
122	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,300	N/A

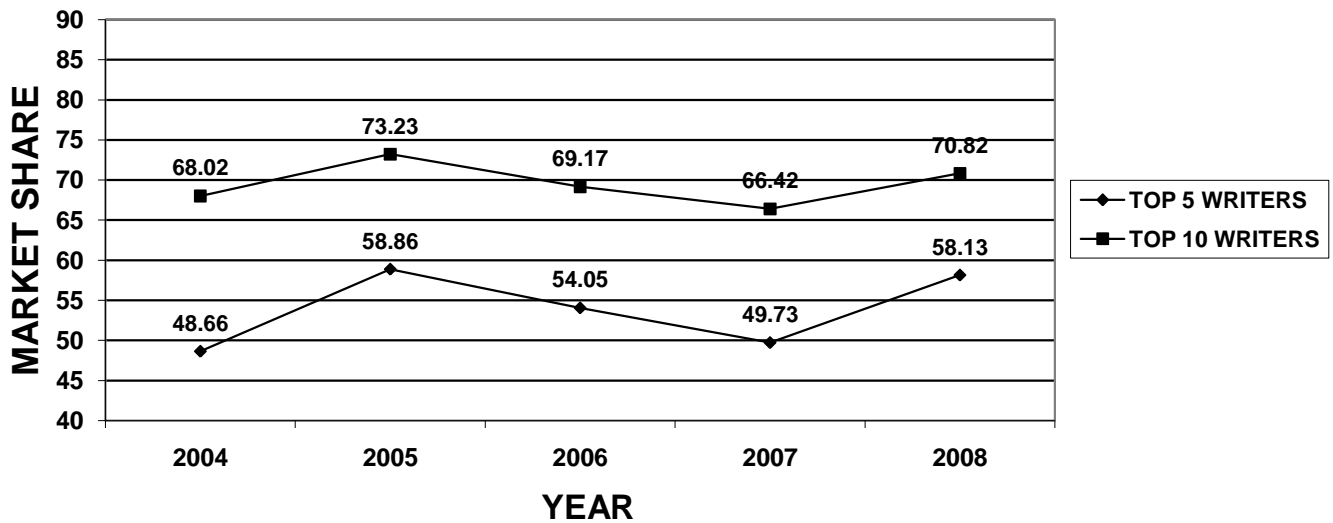
**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
123	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$25	N/A
124	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12	N/A
125	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$18	N/A
126	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$622	N/A
127	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$700	N/A
128	QUANTA INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$766	N/A
129	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
130	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$33,333	\$24,972	N/A
131	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$5,723	\$4,134	N/A
132	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$1	-\$556	N/A
133	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$3,429	N/A
134	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
135	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$526	N/A
136	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$411	N/A
137	TRUMBULL INSURANCE COMPANY	0.00%	-\$1	-\$1	\$0	-\$1	100.00%
138	SENTINEL INSURANCE COMPANY LTD	0.00%	-\$18	-\$19	\$0	-\$1	5.26%
139	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	-\$19	-\$26	\$0	\$0	N/A
140	GREENWICH INSURANCE COMPANY	0.00%	-\$311	-\$311	\$0	\$0	N/A
141	PENN AMERICA INSURANCE COMPANY	0.00%	-\$659	\$2,918	\$8,926	\$8,328	285.40%
142	STATE NATIONAL INSURANCE COMPANY INC	0.00%	-\$3,325	\$11,487	\$27,676	\$26,864	233.86%
TOTAL		100.00%	\$133,397,497	\$125,683,512	\$77,508,738	\$85,859,997	68.31%

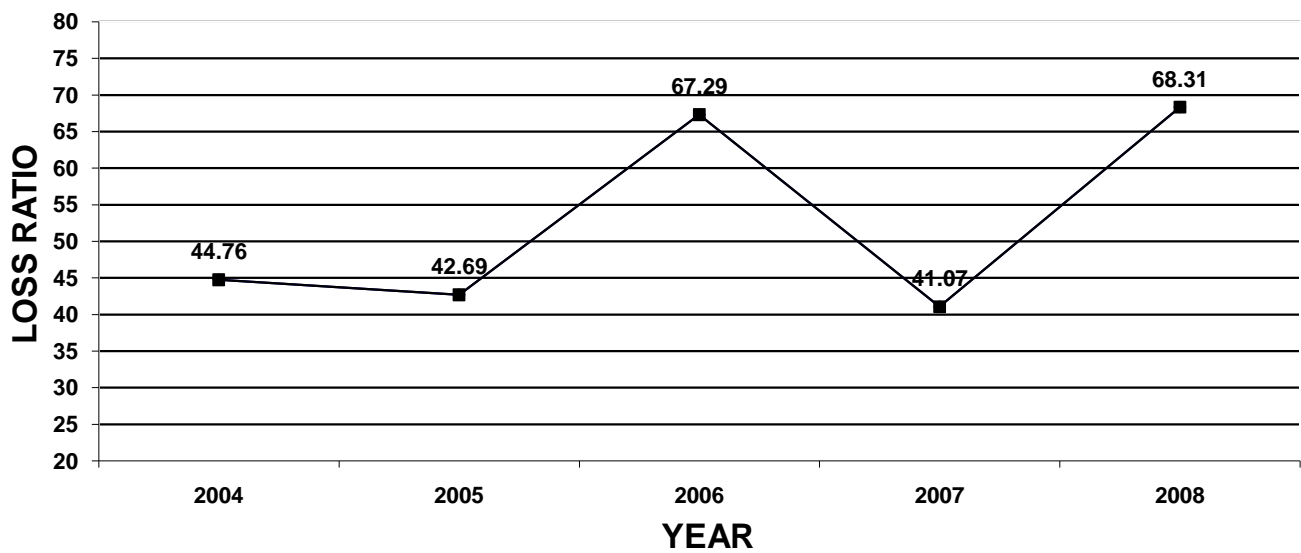


## MISSOURI DWELLING FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	17.58%	\$24,403,963	\$25,851,162	\$12,790,756	\$3,328,365	12.88%
2	LIBERTY MUTUAL FIRE INSURANCE COMPANY	6.97%	\$9,667,971	\$9,920,874	\$4,058,963	\$2,550,546	25.71%
3	TRAVELERS INDEMNITY COMPANY	6.06%	\$8,408,117	\$8,748,461	\$4,360,403	\$9,714,094	111.04%
4	AFFILIATED FM INSURANCE COMPANY	4.86%	\$6,744,962	\$6,577,021	\$2,491,720	\$3,774,870	57.39%
5	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	4.67%	\$6,485,640	\$6,866,537	\$2,455,122	\$4,913,271	71.55%
6	CONTINENTAL CASUALTY COMPANY	4.17%	\$5,786,678	\$5,514,815	\$1,730,300	\$6,106,258	110.72%
7	UNITED FIRE AND CASUALTY COMPANY	3.75%	\$5,208,912	\$5,241,956	\$2,848,524	\$2,392,010	45.63%
8	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	3.11%	\$4,317,517	\$4,855,927	\$2,329,253	\$1,020,971	21.03%
9	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	3.02%	\$4,192,159	\$4,054,101	\$273,570	\$529,437	13.06%
10	RSUI INDEMNITY COMPANY	2.92%	\$4,054,888	\$4,176,556	\$266,303	\$109,570	2.62%
11	UNIVERSAL UNDERWRITERS INS CO	2.70%	\$3,751,055	\$3,967,687	\$980,174	\$1,001,866	25.25%
12	WESTCHESTER FIRE INSURANCE COMPANY	2.09%	\$2,906,572	\$2,930,656	\$5,123	\$2,135,091	72.85%
13	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	2.03%	\$2,822,927	\$2,971,049	\$1,192,420	\$1,543,280	51.94%
14	GREAT AMERICAN ASSURANCE COMPANY	1.91%	\$2,656,394	\$2,387,335	\$1,056,191	\$1,033,086	43.27%
15	GENERAL INSURANCE COMPANY OF AMERICA	1.78%	\$2,469,063	\$2,474,726	\$1,294,962	\$766,705	30.98%
16	ZURICH AMERICAN INSURANCE COMPANY	1.76%	\$2,444,028	\$2,371,837	\$12,441	-\$1,109,106	-46.76%
17	CINCINNATI INSURANCE COMPANY THE	1.55%	\$2,146,764	\$2,214,864	\$841,100	\$764,329	34.51%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.53%	\$2,129,421	\$2,171,961	\$551,837	\$1,102,512	50.76%
19	EMPLOYERS MUTUAL CASUALTY COMPANY	1.29%	\$1,795,163	\$1,854,149	\$534,889	\$880,629	47.50%
20	XL INSURANCE AMERICA INC	1.20%	\$1,664,112	\$1,260,889	\$15,375	-\$179,403	-14.23%
21	ACUITY A MUTUAL INSURANCE COMPANY	1.14%	\$1,584,277	\$1,502,901	\$575,232	\$870,345	57.91%
22	WESTPORT INSURANCE CORPORATION	1.12%	\$1,556,461	\$1,512,228	\$2,193,844	\$616,518	40.77%
23	ST PAUL FIRE & MARINE INSURANCE COMPANY	1.05%	\$1,451,919	\$1,520,875	\$1,050,014	\$534,981	35.18%
24	ADDISON INSURANCE COMPANY	1.02%	\$1,418,707	\$1,440,432	\$552,067	\$549,096	38.12%
25	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.92%	\$1,271,556	\$1,186,250	\$1,346,342	\$1,442,607	121.61%
26	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.84%	\$1,171,504	\$1,056,552	\$589,539	\$645,944	61.14%
27	AXIS INSURANCE COMPANY	0.82%	\$1,132,777	\$623,767	\$0	\$65,848	10.56%
28	NATIONWIDE MUTUAL INSURANCE COMPANY	0.79%	\$1,097,092	\$1,241,880	\$346,621	\$299,942	24.15%
29	FEDERATED SERVICE INSURANCE COMPANY	0.72%	\$1,000,928	\$1,010,963	\$149,572	\$374,967	37.09%
30	SHELTER MUTUAL INSURANCE COMPANY	0.70%	\$972,307	\$1,017,788	\$1,114,471	\$1,097,550	107.84%
31	FIREMANS FUND INSURANCE COMPANY	0.69%	\$957,989	\$947,095	\$163,059	\$186,324	19.67%
32	SENTRY INSURANCE A MUTUAL COMPANY	0.60%	\$835,275	\$826,003	\$1,366,801	\$1,426,610	172.71%
33	ST PAUL PROTECTIVE INSURANCE COMPANY	0.54%	\$755,136	\$757,920	\$470,633	\$438,089	57.80%
34	AMERICAN MODERN HOME INSURANCE CO	0.54%	\$743,499	\$644,833	\$123,919	\$150,988	23.42%
35	OLD RELIABLE CASUALTY COMPANY	0.48%	\$665,827	\$665,411	\$439,597	\$418,455	62.89%
36	SHELTER GENERAL INSURANCE COMPANY	0.45%	\$626,823	\$640,732	\$607,770	\$714,013	111.44%
37	AMCO INSURANCE COMPANY	0.44%	\$608,805	\$557,701	\$391,436	\$261,533	46.89%
38	COLUMBIA MUTUAL INSURANCE COMPANY	0.43%	\$590,302	\$587,774	\$520,932	\$134,633	22.91%
39	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.39%	\$535,614	\$447,377	\$96,263	-\$85,777	-19.17%
40	CAMERON MUTUAL INSURANCE COMPANY	0.39%	\$534,976	\$522,747	\$178,737	\$192,352	36.80%
41	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.38%	\$524,166	\$514,951	\$4,556	-\$96,177	-18.68%
42	SENTRY SELECT INSURANCE COMPANY	0.37%	\$510,176	\$463,544	\$208,841	\$193,897	41.83%
43	ST PAUL MERCURY INSURANCE COMPANY	0.36%	\$499,693	\$447,733	\$149,377	\$48,414	10.81%
44	ONEBEACON AMERICA INSURANCE COMPANY	0.36%	\$499,415	\$389,751	\$745,605	\$779,679	200.05%
45	PHOENIX INSURANCE COMPANY THE	0.34%	\$478,243	\$389,877	\$123,548	\$267,302	68.56%
46	AMERICAN STATES INSURANCE COMPANY	0.34%	\$476,874	\$472,818	\$190,594	\$181,741	38.44%
47	VERLAN FIRE INSURANCE COMPANY	0.34%	\$476,141	\$347,780	\$0	\$37,174	10.69%
48	EMCASCO INSURANCE COMPANY	0.34%	\$473,214	\$375,543	\$117,423	\$188,740	50.26%
49	AUTO OWNERS INSURANCE COMPANY	0.33%	\$453,176	\$447,017	\$162,386	\$656,875	146.95%
50	CONSUMERS INSURANCE USA INC	0.32%	\$443,061	\$460,218	\$723,719	\$841,547	182.86%
51	PEERLESS INSURANCE COMPANY	0.30%	\$418,625	\$453,902	\$103,402	\$203,432	44.82%
52	PENN MILLERS INSURANCE COMPANY	0.30%	\$412,424	\$398,360	\$90,918	\$96,689	24.27%
53	OWNERS INSURANCE COMPANY	0.27%	\$376,313	\$337,130	\$103,153	\$115,516	34.26%
54	LUMBERMENS UNDERWRITING ALLIANCE	0.27%	\$375,727	\$247,520	\$0	\$150	0.06%
55	UNITED STATES LIABILITY INSURANCE COMPANY	0.24%	\$337,532	\$313,920	\$281,120	\$261,588	83.33%
56	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.23%	\$313,706	\$327,867	\$15,227	\$277,038	84.50%
57	NETHERLANDS INSURANCE COMPANY THE	0.22%	\$300,666	\$273,172	\$17,432	\$28,359	10.38%
58	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.20%	\$278,585	\$285,595	\$29,391	\$30,345	10.63%
59	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.19%	\$270,521	\$325,312	-\$53,890	\$69,098	21.24%
60	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.19%	\$262,133	\$291,306	\$559,085	\$700,128	240.34%
61	NORTH POINTE INSURANCE COMPANY	0.18%	\$252,052	\$230,394	\$22,108	\$62,360	27.07%
62	ARCH INSURANCE COMPANY	0.18%	\$250,353	\$359,166	\$0	-\$35,480	-9.88%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	COOPERATIVE MUTUAL INSURANCE COMPANY	0.18%	\$245,121	\$264,423	\$191,353	\$107,029	40.48%
64	GUIDEONE ELITE INSURANCE COMPANY	0.17%	\$242,699	\$357,512	\$13,762	\$14,620	4.09%
65	STONINGTON INSURANCE COMPANY	0.17%	\$238,472	\$236,679	\$106,067	\$119,840	50.63%
66	MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	0.17%	\$237,342	\$275,782	\$71,945	\$139,317	50.52%
67	STATE NATIONAL INSURANCE COMPANY INC	0.17%	\$236,875	\$204,865	\$8,094	\$20,538	10.03%
68	GERLING AMERICA INSURANCE COMPANY	0.17%	\$236,266	\$168,457	\$0	\$18,949	11.25%
69	RIVERPORT INSURANCE COMPANY	0.17%	\$235,575	\$243,982	\$29,190	\$30,043	12.31%
70	SECURITY NATIONAL INSURANCE COMPANY	0.16%	\$228,946	\$216,759	\$43,654	\$757,319	349.38%
71	AMERICAN ECONOMY INSURANCE COMPANY	0.16%	\$221,321	\$247,260	\$169,897	\$171,201	69.24%
72	HANOVER INSURANCE COMPANY THE	0.15%	\$205,804	\$210,207	\$1,311	\$18,362	8.74%
73	EMPIRE FIRE AND MARINE INSURANCE CO	0.14%	\$194,385	\$208,885	\$491,613	\$182,125	87.19%
74	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.14%	\$191,498	\$209,513	\$588,816	\$1,561,092	745.11%
75	HAWKEYE SECURITY INSURANCE COMPANY	0.14%	\$189,451	\$200,785	\$16,990	\$26,644	13.27%
76	CHARTER OAK FIRE INSURANCE CO THE	0.13%	\$186,681	\$151,349	\$409,911	\$140,143	92.60%
77	MIDWESTERN INDEMNITY COMPANY THE	0.13%	\$178,690	\$163,217	\$1,144	\$1,526	0.93%
78	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	0.13%	\$178,152	\$167,991	\$82,068	\$119,255	70.99%
79	HARTFORD FIRE INSURANCE COMPANY	0.13%	\$173,827	\$189,573	\$24,600	\$43,583	22.99%
80	GRINNELL MUTUAL REINSURANCE COMPANY	0.12%	\$167,910	\$89,445	\$18,938	\$21,386	23.91%
81	GENERAL CASUALTY COMPANY OF WISCONSIN	0.12%	\$166,819	\$147,922	\$64,452	\$46,065	31.14%
82	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.11%	\$155,096	\$166,733	\$463,055	\$482,376	289.31%
83	DEPOSITORS INSURANCE COMPANY	0.11%	\$151,047	\$123,710	\$16,445	\$19,617	15.86%
84	CONTINENTAL INSURANCE COMPANY THE	0.10%	\$144,638	\$110,046	\$0	-\$76,920	-69.90%
85	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.10%	\$142,111	\$169,408	\$59,125	\$58,508	34.54%
86	BEAZLEY INSURANCE COMPANY INC	0.10%	\$134,867	\$103,463	\$0	\$29,916	28.91%
87	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.09%	\$123,772	\$124,073	\$58,252	\$56,329	45.40%
88	ST PAUL GUARDIAN INSURANCE COMPANY	0.09%	\$120,955	\$114,194	\$6,377	\$36,987	32.39%
89	SECURA INSURANCE A MUTUAL COMPANY	0.08%	\$117,039	\$58,416	\$0	\$68	0.12%
90	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.08%	\$110,319	\$90,067	\$104,717	\$104,717	116.27%
91	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.07%	\$103,299	\$80,022	\$1,508	\$1,619	2.02%
92	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.07%	\$101,582	\$115,803	\$415	-\$13,639	-11.78%
93	CHUBB NATIONAL INSURANCE COMPANY	0.07%	\$96,057	\$95,685	\$8,869	\$10,750	11.23%
94	INSURANCE COMPANY OF THE WEST	0.06%	\$88,127	\$88,960	\$0	\$0	0.00%
95	LITITZ MUTUAL INSURANCE COMPANY	0.06%	\$82,866	\$77,462	\$78,869	\$94,628	122.16%
96	EMPLOYERS FIRE INSURANCE COMPANY	0.06%	\$77,678	\$104,190	\$234,730	\$231,228	221.93%
97	HARCO NATIONAL INSURANCE COMPANY	0.06%	\$76,915	\$155,129	\$37,946	\$37,126	23.93%
98	BITUMINOUS CASUALTY CORPORATION	0.05%	\$66,259	\$75,569	\$20,171	\$19,171	25.37%
99	CONTINENTAL WESTERN INSURANCE COMPANY	0.03%	\$47,181	\$42,303	\$1,304	\$6,798	16.07%
100	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.03%	\$43,558	\$80,187	\$41,246	\$38,853	48.45%
101	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$39,092	\$38,836	\$93,614	\$64,805	166.87%
102	CAPITOL INDEMNITY CORPORATION	0.03%	\$38,969	\$42,309	\$0	\$1,933	4.57%
103	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.03%	\$38,049	\$32,766	\$0	\$265	0.81%
104	AMERICAN INSURANCE COMPANY THE	0.02%	\$34,080	\$19,878	\$17,233	\$14,079	70.83%
105	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$29,299	\$29,299	\$0	\$2,818	9.62%
106	T H E INSURANCE COMPANY	0.02%	\$27,218	\$28,397	\$0	-\$1,087	-3.83%
107	FARMERS INSURANCE EXCHANGE	0.02%	\$25,471	\$22,189	\$1,561	\$933	4.20%
108	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$25,352	\$6,132	\$2,480	\$2,817	45.94%
109	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$24,019	\$31,962	\$31,874	\$33,929	106.15%
110	UNITED SECURITY INSURANCE COMPANY	0.02%	\$23,752	\$22,790	\$10,105	\$10,367	45.49%
111	CHRYSLER INSURANCE COMPANY	0.02%	\$23,086	\$23,472	\$0	\$0	0.00%
112	NORTHLAND INSURANCE COMPANY	0.01%	\$20,622	\$21,836	\$0	\$4,199	19.23%
113	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$20,545	\$42,073	\$7,004	\$1,915	4.55%
114	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01%	\$20,301	\$16,594	\$0	-\$3,855	-23.23%
115	WEST AMERICAN INSURANCE COMPANY	0.01%	\$19,782	\$22,709	\$633	\$771	3.40%
116	GUIDEONE AMERICA INSURANCE COMPANY	0.01%	\$18,487	\$18,976	\$0	-\$312	-1.64%
117	NATIONAL SURETY CORPORATION	0.01%	\$17,732	\$27,637	\$0	-\$2,454	-8.88%
118	MASSACHUSETTS BAY INSURANCE COMPANY	0.01%	\$16,053	\$10,033	\$0	\$1,813	18.07%
119	REGENT INSURANCE COMPANY	0.01%	\$13,857	\$2,707	\$0	\$20,000	738.83%
120	SOUTHERN PIONEER PROPERTY AND CASUALTY INS CO	0.01%	\$13,422	\$9,782	\$0	\$0	0.00%
121	TRUCK INSURANCE EXCHANGE	0.01%	\$13,361	\$11,974	\$21,755	\$21,961	183.41%
122	AXIS REINSURANCE COMPANY	0.01%	\$10,582	\$227,818	\$301,383	-\$153,804	-67.51%
123	AMERISURE MUTUAL INSURANCE COMPANY	0.01%	\$9,943	\$10,865	\$0	\$18	0.17%
124	GUIDEONE MUTUAL INSURANCE COMPANY	0.01%	\$9,377	\$9,362	\$0	\$22	0.23%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

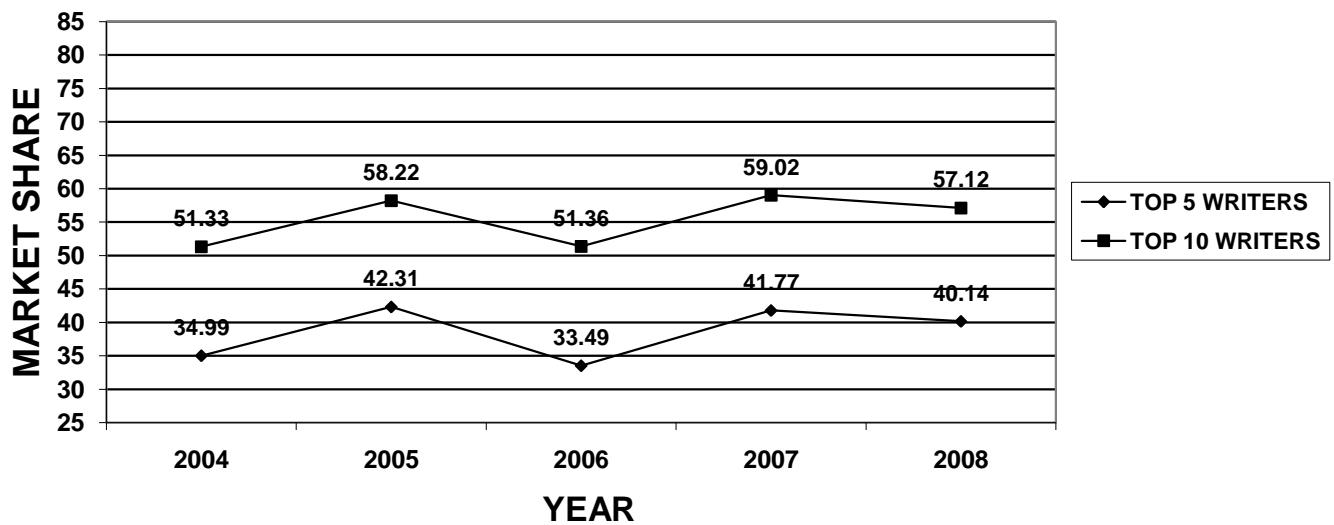
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	ALLSTATE INSURANCE COMPANY	0.01%	\$8,850	\$11,449	\$0	-\$443	-3.87%
126	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$6,882	\$6,530	\$39,072	\$34,884	534.21%
127	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00%	\$6,575	\$5,897	\$0	-\$876	-14.86%
128	mitsui sumitomo insurance company of america	0.00%	\$5,565	\$17,857	\$0	\$594	3.33%
129	LIBERTY INSURANCE CORPORATION	0.00%	\$5,388	\$6,642	\$0	-\$541	-8.15%
130	NORTHFIELD INSURANCE COMPANY	0.00%	\$4,978	\$4,162	\$0	\$205	4.93%
131	MUTUALAID EXCHANGE	0.00%	\$4,735	\$7,125	\$0	-\$112	-1.57%
132	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$4,132	\$551	\$0	-\$13	-2.36%
133	NIPPONKOA INSURANCE CO LIMITED (US BRANCH)	0.00%	\$3,774	\$2,984	\$0	\$262	8.78%
134	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$3,332	\$4,043	\$1,742	\$1,743	43.11%
135	STAR INSURANCE COMPANY	0.00%	\$2,829	\$12,822	\$0	-\$1,899	-14.81%
136	FEDERAL INSURANCE COMPANY	0.00%	\$2,737	\$1,878	\$0	\$212	11.29%
137	WESTFIELD INSURANCE COMPANY	0.00%	\$1,733	\$3,038	\$0	\$212	6.98%
138	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$1,473	\$1,427	\$0	-\$1,134	-79.47%
139	TRANSPORTATION INSURANCE COMPANY	0.00%	\$1,452	\$1,503	\$0	\$0	0.00%
140	AMERISURE INSURANCE COMPANY	0.00%	\$1,001	\$1,014	\$0	\$19	1.87%
141	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$570	\$339	\$31,805	\$163	48.08%
142	CUMIS INSURANCE SOCIETY INC	0.00%	\$544	\$545	\$0	\$0	0.00%
143	HARTFORD CASUALTY INSURANCE CO	0.00%	\$369	\$449	\$0	\$0	0.00%
144	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$352	\$115	\$0	\$4	3.48%
145	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	0.00%	\$245	\$33	\$0	\$0	0.00%
146	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$236	\$49	\$0	\$0	0.00%
147	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$97	\$233	\$7,077	-\$8,350	-3583.69%
148	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$1	\$1	\$0	-\$15	-1500.00%
149	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$1	\$18	\$0	-\$1,649	-9161.11%
150	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,204	N/A
151	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$195	N/A
152	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,688	N/A
153	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,678	N/A
154	AMERICA FIRST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,147	N/A
155	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,181	N/A
156	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$4	\$0	\$101	2525.00%
157	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$288	N/A
158	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24,780	N/A
159	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$3,766	\$339	N/A
160	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$120	N/A
161	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
162	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$21,300	N/A
163	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$576	\$12,453	\$2,709	470.31%
164	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	-\$10,000	-\$10,000	N/A
165	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$281	\$0	-\$32,414	-11535.23%
166	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$68	N/A
167	HARBOR POINT REINSURANCE US INC	0.00%	\$0	\$0	\$0	-\$1,156	N/A
168	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,296	N/A
169	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$99	N/A
170	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$339	N/A
171	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$41	N/A
172	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$100,000	N/A
173	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,185	N/A
174	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$11	N/A
175	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$1	-\$28	N/A
176	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	-\$35,829	-\$36,226	N/A
177	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$327	N/A
178	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$50	N/A
179	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$9	N/A
180	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$591	\$2,454	-\$1,313,484	-222247.72%
181	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.00%	\$0	\$3,741	\$0	-\$480	-12.83%
182	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,755	N/A
183	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$2,993	\$2,993	N/A
184	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$348	N/A
185	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$363	\$0	\$575	158.40%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

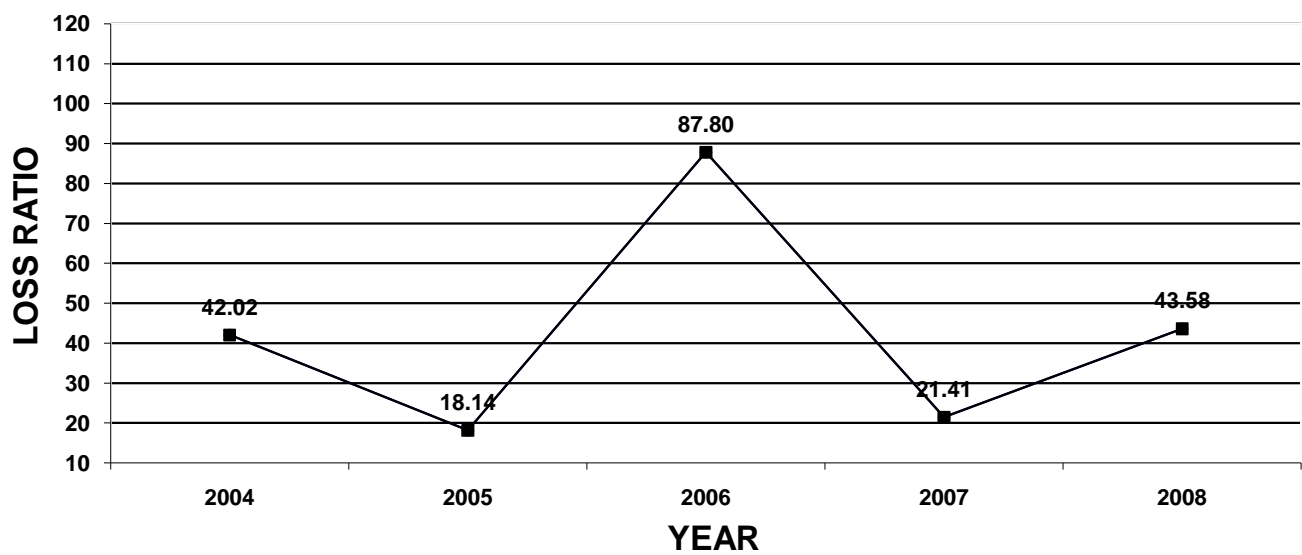
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	-\$1	\$0	\$0	-\$19	N/A
187	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.00%	-\$211	-\$62	\$0	-\$18	29.03%
188	SUA INSURANCE COMPANY	0.00%	-\$247	\$4,646	\$0	-\$411	-8.85%
189	GREENWICH INSURANCE COMPANY	0.00%	-\$311	-\$311	\$0	-\$2	0.64%
190	AMERICAN FIRE & CASUALTY COMPANY	0.00%	-\$902	\$970	\$0	-\$373	-38.45%
191	MARKEL INSURANCE COMPANY	0.00%	-\$2,078	\$4,140	\$0	-\$3,286	-79.37%
	TOTAL	100.00%	\$138,786,628	\$140,042,733	\$59,970,280	\$61,029,098	43.58%

## MISSOURI COMMERCIAL FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

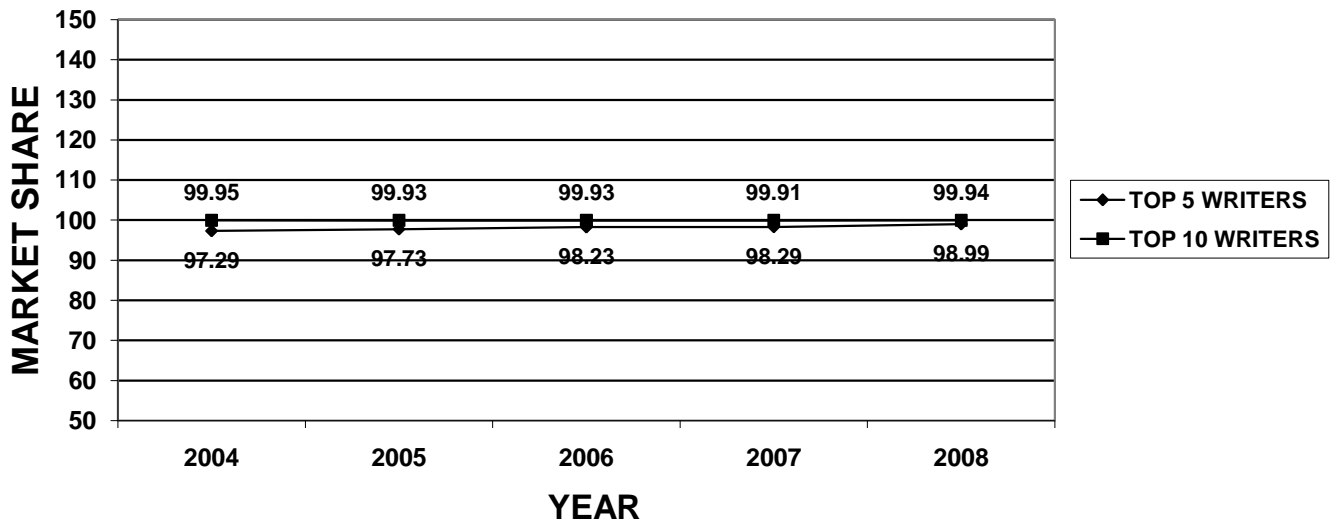


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES**

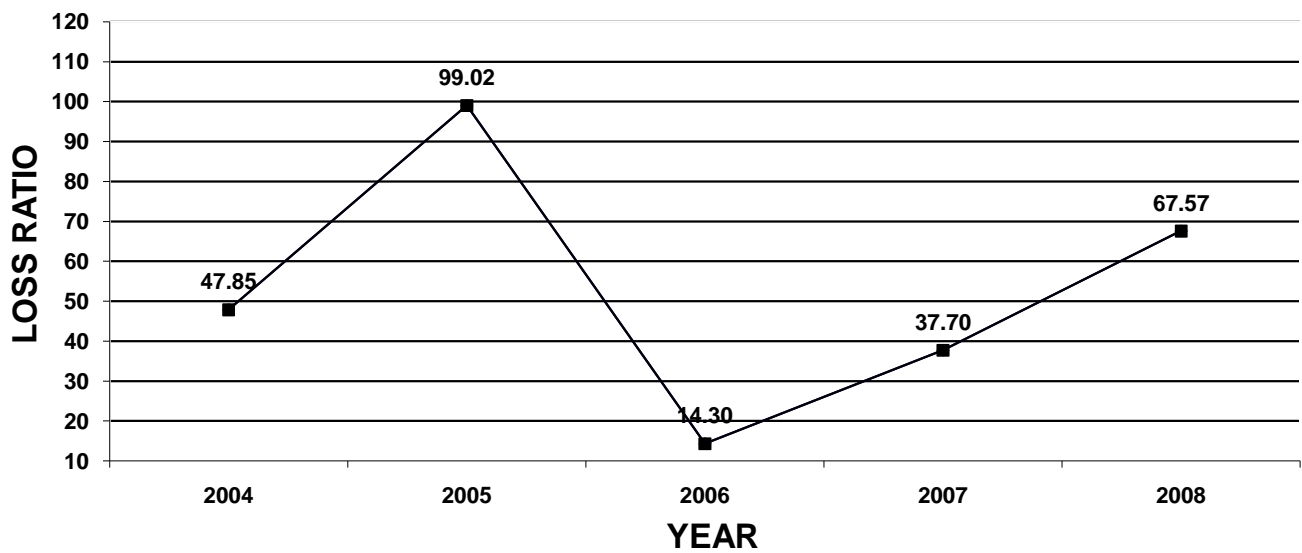
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE PROPERTY AND CASUALTY INSURANCE CO	92.72%	\$96,135,368	\$97,928,445	\$44,753,482	\$60,094,682	61.37%
2	WESTERN AGRICULTURAL INSURANCE COMPANY	2.75%	\$2,854,716	\$2,843,840	\$552,835	\$4,340,912	152.64%
3	SHELTER MUTUAL INSURANCE COMPANY	1.88%	\$1,945,998	\$1,940,285	\$1,090,497	\$1,073,939	55.35%
4	AMERICAN NATIONAL PROPERTY & CASUALTY CO	1.26%	\$1,304,857	\$1,288,588	\$4,216,566	\$4,380,198	339.92%
5	CAMERON MUTUAL INSURANCE COMPANY	0.38%	\$391,661	\$371,790	\$365,256	\$411,148	110.59%
6	COLUMBIA MUTUAL INSURANCE COMPANY	0.31%	\$323,311	\$322,488	\$226,147	\$246,388	76.40%
7	AMERICAN ALTERNATIVE INS CORPORATION	0.22%	\$224,309	\$224,309	\$61,223	\$61,223	27.29%
8	NAU COUNTRY INSURANCE COMPANY	0.19%	\$192,911	\$192,911	\$239,942	\$239,942	124.38%
9	AMERICAN AGRICULTURAL INSURANCE CO	0.18%	\$191,450	\$191,450	\$194,203	\$194,203	101.44%
10	NATIONWIDE AGRIBUSINESS INSURANCE CO	0.05%	\$55,187	\$45,511	\$73,990	\$174,467	383.35%
11	WESTFIELD INSURANCE COMPANY	0.02%	\$21,873	\$21,873	\$0	-\$6,789	-31.04%
12	MUTUALAID EXCHANGE	0.01%	\$14,103	\$15,411	\$19,300	\$19,064	123.70%
13	MISSOURI PROPERTY INS PLACEMENT FACILITY	0.01%	\$11,898	\$16,576	\$5,320	\$5,320	32.09%
14	CLEARWATER INSURANCE COMPANY	0.01%	\$10,940	\$10,940	\$0	\$0	0.00%
15	CUMIS INSURANCE SOCIETY INC	0.00%	\$3,829	\$503	\$0	\$344	68.39%
16	LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$1,904	\$2,283	\$1,036	\$1,116	48.88%
17	FARMERS UNION COOPERATIVE INSURANCE CO	0.00%	\$1,811	\$2,031	\$0	\$0	0.00%
18	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$300	\$300	\$0	\$5	1.67%
19	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$9	\$83	\$0	-\$313	-377.11%
20	TRUMBULL INSURANCE COMPANY	0.00%	\$1	\$0	\$0	\$0	N/A
21	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$90	N/A
22	FARMLAND MUTUAL INSURANCE COMPANY	-0.01%	-\$6,348	-\$794	\$0	\$111	-13.98%
TOTAL		100.00%	\$103,680,088	\$105,418,823	\$51,799,797	\$71,235,870	67.57%

## MISSOURI FARM FIRE & ALLIED LINES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



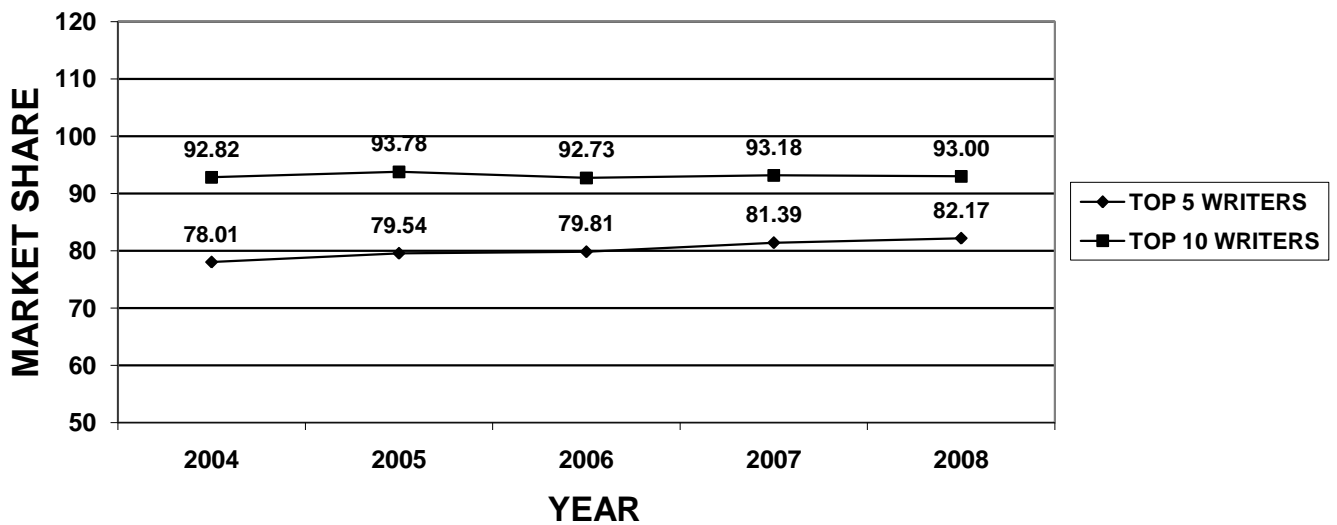


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

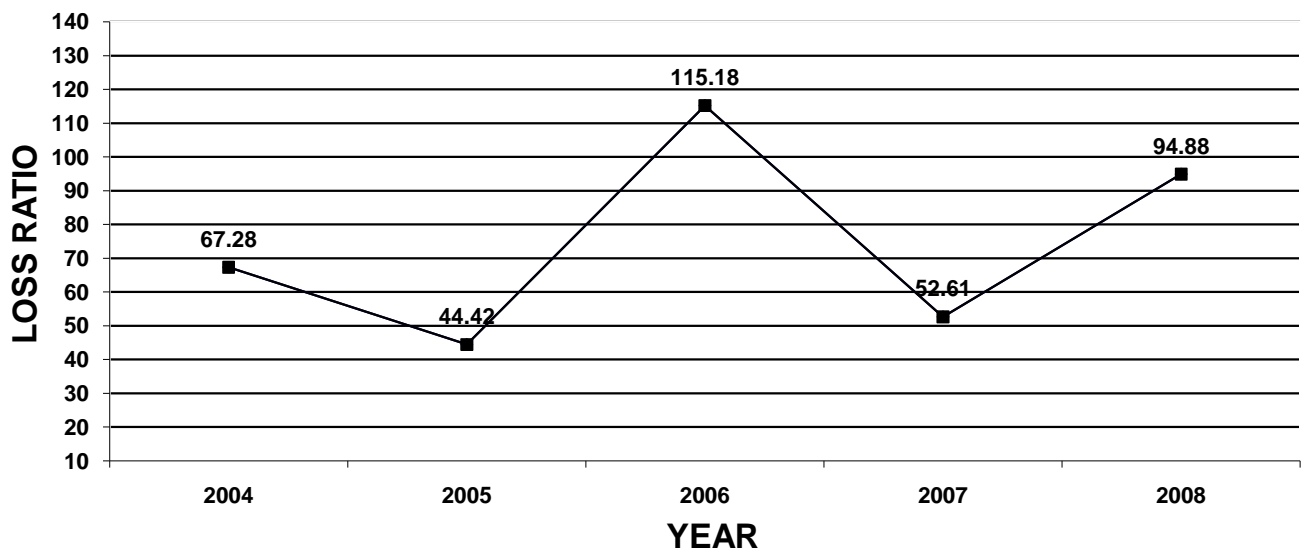
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	25.31%	\$27,333,695	\$26,730,641	\$23,577,021	\$26,782,033	100.19%
2	FARM BUREAU TOWN & COUNTRY INS CO OF MO	24.96%	\$26,949,861	\$26,209,847	\$22,665,828	\$23,345,792	89.07%
3	SHELTER MUTUAL INSURANCE COMPANY	14.05%	\$15,172,014	\$15,064,848	\$12,725,129	\$14,183,880	94.15%
4	STATE FARM FIRE AND CASUALTY COMPANY	13.04%	\$14,079,263	\$13,604,439	\$13,949,380	\$14,651,749	107.70%
5	NATIONWIDE MUTUAL INSURANCE COMPANY	4.81%	\$5,195,252	\$5,037,955	\$3,358,949	\$3,836,149	76.14%
6	CAMERON MUTUAL INSURANCE COMPANY	3.52%	\$3,801,470	\$3,676,005	\$3,293,374	\$3,970,537	108.01%
7	ONEBEACON INSURANCE COMPANY	2.29%	\$2,472,584	\$3,015,959	\$2,045,764	\$2,649,860	87.86%
8	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	1.80%	\$1,940,386	\$1,945,648	\$1,748,904	\$2,651,643	136.29%
9	COLUMBIA MUTUAL INSURANCE COMPANY	1.79%	\$1,928,724	\$1,942,059	\$1,369,440	\$1,488,370	76.64%
10	AMERICAN STATES INSURANCE COMPANY	1.45%	\$1,560,532	\$1,547,905	\$920,667	\$1,498,039	96.78%
11	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.27%	\$1,373,068	\$1,351,372	\$523,467	\$1,245,732	92.18%
12	COLUMBIA NATIONAL INSURANCE COMPANY	0.89%	\$957,143	\$944,517	\$778,462	\$745,156	78.89%
13	SOUTHERN INSURANCE COMPANY	0.63%	\$685,139	\$678,354	\$799,128	\$807,533	119.04%
14	CHARTER OAK FIRE INSURANCE CO THE	0.53%	\$568,482	\$522,852	\$860,422	\$989,969	189.34%
15	AMERICAN INSURANCE COMPANY THE	0.47%	\$508,143	\$514,899	\$215,208	\$185,181	35.96%
16	AMERICAN BANKERS INS COMPANY OF FLORIDA	0.41%	\$437,458	\$447,293	\$490,060	\$519,890	116.23%
17	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.36%	\$392,086	\$330,772	\$334,868	\$317,259	95.91%
18	TRAVELERS INDEMNITY COMPANY	0.33%	\$360,322	\$357,304	\$217,050	\$188,136	52.65%
19	AMERICAN ECONOMY INSURANCE COMPANY	0.32%	\$344,891	\$315,935	\$177,808	\$124,351	39.36%
20	NATIONAL SURETY CORPORATION	0.29%	\$317,194	\$273,688	\$128,357	\$115,679	42.27%
21	ROCKFORD MUTUAL INSURANCE COMPANY	0.26%	\$278,263	\$286,626	\$0	\$12,000	4.19%
22	AMERICAN RELIABLE INSURANCE COMPANY	0.25%	\$274,330	\$273,901	\$247,157	\$209,854	76.62%
23	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	0.22%	\$234,547	\$203,182	\$35,541	\$72,304	35.59%
24	MUTUALAID EXCHANGE	0.21%	\$223,980	\$226,525	\$78,748	\$72,237	31.89%
25	GREAT AMERICAN INSURANCE COMPANY	0.14%	\$153,958	\$135,705	\$0	-\$14,750	-10.87%
26	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.12%	\$130,239	\$122,653	\$65,933	\$48,455	39.51%
27	PROPERTY & CASUALTY INS CO OF HARTFORD	0.09%	\$96,889	\$99,318	\$20,531	\$22,989	23.15%
28	FIREMANS FUND INSURANCE COMPANY	0.05%	\$53,355	\$60,650	\$58,816	\$54,339	89.59%
29	WESTFIELD INSURANCE COMPANY	0.04%	\$44,109	\$37,648	\$41,271	\$52,629	139.79%
30	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.04%	\$42,210	\$12,458	\$0	\$11,186	89.79%
31	STARNET INSURANCE COMPANY	0.03%	\$36,252	\$36,688	\$892	-\$8,214	-22.39%
32	MARKEL INSURANCE COMPANY	0.03%	\$30,539	\$40,477	\$1,178	\$8,120	20.06%
33	GREAT AMERICAN INS COMPANY OF NEW YORK	0.01%	\$10,452	\$14,407	\$0	-\$3,221	-22.36%
34	MODERN SERVICE INSURANCE COMPANY	0.00%	\$4,250	\$3,838	\$22,528	\$22,680	590.93%
35	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$359	\$4,663	\$0	-\$346	-7.42%
36	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$257	N/A
37	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
38	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$10,477	-\$158,335	N/A
39	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$263	N/A
40	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$431	\$431	N/A
41	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$3	\$0	\$0	0.00%
42	HARTFORD CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,130	N/A
43	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15,157	N/A
44	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$12,480	\$12,480	N/A
45	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
46	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
47	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$15,000	-\$91,062	N/A
48	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
49	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,207	N/A
50	GREAT AMERICAN ASSURANCE COMPANY	0.00%	-\$3,084	\$1,660	\$4,500	\$666	40.12%
TOTAL		100.00%	\$107,988,355	\$106,072,694	\$90,794,769	\$100,640,396	94.88%

## MISSOURI FARMOWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	27.58%	\$314,457,979	\$300,562,803	\$243,798,411	\$265,928,932	88.48%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	17.75%	\$202,354,638	\$198,359,317	\$179,318,254	\$188,050,158	94.80%
3	SHELTER MUTUAL INSURANCE COMPANY	6.35%	\$72,358,730	\$72,086,453	\$59,815,209	\$63,161,328	87.62%
4	MID CENTURY INSURANCE COMPANY	3.45%	\$39,325,045	\$40,102,551	\$33,787,290	\$36,635,495	91.35%
5	SAFECO INSURANCE COMPANY OF AMERICA	2.96%	\$33,806,836	\$33,320,306	\$17,178,916	\$16,559,708	49.70%
6	AUTO CLUB FAMILY INSURANCE COMPANY	2.88%	\$32,866,387	\$32,949,728	\$19,433,339	\$19,690,210	59.76%
7	FIRE INSURANCE EXCHANGE	2.35%	\$26,746,728	\$26,955,024	\$23,667,959	\$25,616,853	95.04%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.10%	\$23,968,477	\$23,667,378	\$21,778,429	\$22,398,389	94.64%
9	STANDARD FIRE INSURANCE COMPANY	2.03%	\$23,177,069	\$25,122,019	\$15,399,701	\$15,428,815	61.42%
10	ALLSTATE INDEMNITY COMPANY	1.95%	\$22,202,989	\$23,126,295	\$17,235,190	\$18,475,905	79.89%
11	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.80%	\$20,523,814	\$19,583,020	\$15,536,183	\$16,622,346	84.88%
12	FARMERS INSURANCE EXCHANGE	1.76%	\$20,098,154	\$13,347,032	\$10,361,572	\$13,086,163	98.05%
13	TRAVELERS HOME AND MARINE INSURANCE CO THE	1.60%	\$18,251,589	\$12,957,369	\$8,524,327	\$11,516,678	88.88%
14	ALLSTATE INSURANCE COMPANY	1.54%	\$17,602,854	\$18,422,456	\$11,165,058	\$10,738,451	58.29%
15	AMCO INSURANCE COMPANY	1.49%	\$16,948,348	\$17,822,183	\$14,125,917	\$12,476,978	70.01%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.43%	\$16,351,637	\$15,612,024	\$15,190,139	\$16,006,753	102.53%
17	MIDWESTERN INDEMNITY COMPANY THE	1.06%	\$12,063,128	\$10,415,782	\$8,140,239	\$8,472,417	81.34%
18	AUTO OWNERS INSURANCE COMPANY	0.96%	\$10,961,922	\$11,041,318	\$15,035,036	\$15,571,970	141.03%
19	CAMERON MUTUAL INSURANCE COMPANY	0.93%	\$10,557,541	\$11,180,396	\$11,677,111	\$12,290,348	109.93%
20	COUNTRY MUTUAL INSURANCE COMPANY	0.92%	\$10,514,704	\$9,879,208	\$7,763,111	\$8,045,109	81.43%
21	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.85%	\$9,712,382	\$9,894,994	\$4,497,912	\$4,865,445	49.17%
22	PROPERTY & CASUALTY INS COMPANY OF HARTFORD	0.85%	\$9,710,618	\$9,133,609	\$7,651,416	\$6,530,338	71.50%
23	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.85%	\$9,695,032	\$9,834,074	\$10,325,258	\$9,919,926	100.87%
24	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	0.84%	\$9,555,701	\$6,411,227	\$4,868,567	\$5,302,511	82.71%
25	USAA CASUALTY INSURANCE COMPANY	0.73%	\$8,310,447	\$7,786,451	\$5,507,933	\$5,803,657	74.54%
26	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.72%	\$8,215,249	\$8,221,755	\$6,853,444	\$5,293,116	64.38%
27	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.71%	\$8,042,475	\$8,759,694	\$9,550,955	\$8,545,950	97.56%
28	GREAT NORTHERN INSURANCE COMPANY	0.68%	\$7,742,575	\$7,805,051	\$3,234,155	\$3,035,175	38.89%
29	LITITZ MUTUAL INSURANCE COMPANY	0.61%	\$6,970,883	\$7,398,901	\$8,822,073	\$8,531,343	115.31%
30	HOMESITE INDEMNITY COMPANY	0.55%	\$6,270,213	\$5,713,867	\$4,078,702	\$4,056,811	71.00%
31	STATE AUTO PROPERTY & CASUALTY INS COMPANY	0.48%	\$5,517,922	\$5,131,142	\$2,267,492	\$2,319,360	45.20%
32	METROPOLITAN PROPERTY & CASUALTY INS CO	0.42%	\$4,831,104	\$4,854,767	\$3,754,682	\$4,648,541	95.75%
33	CINCINNATI INSURANCE COMPANY THE	0.36%	\$4,152,878	\$4,107,626	\$2,560,278	\$2,829,880	68.89%
34	ELECTRIC INSURANCE COMPANY	0.36%	\$4,119,820	\$3,053,126	\$1,978,026	\$2,391,648	78.33%
35	ECONOMY PREMIER ASSURANCE COMPANY	0.33%	\$3,751,057	\$3,937,225	\$2,032,271	\$1,566,752	39.79%
36	FIREMANS FUND INSURANCE COMPANY	0.30%	\$3,408,997	\$3,729,138	\$2,079,220	\$3,215,939	86.24%
37	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.28%	\$3,163,334	\$2,762,201	\$2,078,451	\$2,579,883	93.40%
38	COLUMBIA NATIONAL INSURANCE COMPANY	0.27%	\$3,083,128	\$3,067,985	\$3,915,782	\$4,101,177	133.68%
39	VIGILANT INSURANCE COMPANY	0.26%	\$3,004,619	\$3,205,857	\$868,438	\$895,257	27.93%
40	OWNERS INSURANCE COMPANY	0.26%	\$2,972,094	\$2,713,645	\$3,729,164	\$3,484,997	128.42%
41	FIDELITY NATIONAL INSURANCE COMPANY	0.25%	\$2,882,516	\$3,990,017	\$5,718,388	\$3,586,009	89.87%
42	SENTINEL INSURANCE COMPANY LTD	0.25%	\$2,877,772	\$2,898,811	\$1,856,319	\$1,750,620	60.39%
43	FOREMOST INSURANCE COMPANY	0.25%	\$2,858,579	\$3,192,816	\$2,130,089	\$1,797,352	56.29%
44	GUIDEONE MUTUAL INSURANCE COMPANY	0.25%	\$2,818,385	\$2,832,393	\$3,600,788	\$3,964,762	139.98%
45	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.24%	\$2,770,000	\$2,521,515	\$783,438	\$692,484	27.46%
46	ALLIANCE INSURANCE COMPANY INC	0.23%	\$2,615,446	\$2,503,650	\$3,710,606	\$3,694,010	147.54%
47	ENCOMPASS INDEMNITY COMPANY	0.22%	\$2,502,656	\$2,501,862	\$2,557,554	\$2,522,408	100.82%
48	PACIFIC INDEMNITY COMPANY	0.22%	\$2,470,623	\$2,572,340	\$897,866	\$839,107	32.62%
49	AUTOMOBILE INS CO OF HARTFORD CT	0.19%	\$2,133,364	\$2,305,173	\$1,456,322	\$1,149,392	49.86%
50	ACUITY A MUTUAL INSURANCE COMPANY	0.18%	\$2,091,216	\$1,869,586	\$1,597,327	\$1,986,479	106.25%
51	UNITRIN PREFERRED INSURANCE COMPANY	0.18%	\$2,082,476	\$1,241,212	\$1,889,195	\$2,442,475	196.78%
52	MILLERS FIRST INSURANCE COMANY	0.18%	\$2,022,350	\$2,069,872	\$1,027,813	\$1,198,843	57.92%
53	MIDDLESEX INSURANCE COMPANY	0.17%	\$1,994,413	\$1,667,039	\$2,382,593	\$2,115,683	126.91%
54	COLUMBIA MUTUAL INSURANCE COMPANY	0.17%	\$1,962,579	\$1,998,998	\$1,463,151	\$1,269,570	63.51%
55	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.17%	\$1,956,816	\$1,892,708	\$3,008,682	\$2,934,381	155.04%
56	SENTRY INSURANCE A MUTUAL COMPANY	0.17%	\$1,926,861	\$1,955,400	\$1,989,179	\$1,757,862	89.90%
57	METROPOLITAN GROUP PROPERTY & CASUALTY INS C	0.15%	\$1,684,631	\$1,759,124	\$835,928	\$773,872	43.99%
58	AMICA MUTUAL INSURANCE COMPANY	0.15%	\$1,654,968	\$1,569,023	\$2,176,755	\$1,941,915	123.77%
59	MILLERS CLASSIFIED INSURANCE COMPANY	0.14%	\$1,645,154	\$1,690,638	\$617,639	\$565,970	33.48%
60	NATIONAL SURETY CORPORATION	0.14%	\$1,592,239	\$777,421	\$93,368	\$684,257	88.02%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SECURA SUPREME INSURANCE COMPANY	0.14%	\$1,541,666	\$1,690,529	\$676,505	\$814,402	48.17%
62	FEDERAL INSURANCE COMPANY	0.14%	\$1,541,174	\$1,642,806	\$943,243	\$519,731	31.64%
63	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.13%	\$1,514,797	\$1,417,938	\$1,434,259	\$1,408,577	99.34%
64	ARMED FORCES INSURANCE EXCHANGE	0.11%	\$1,295,158	\$1,318,805	\$1,333,261	\$1,188,119	90.09%
65	DEPOSITORS INSURANCE COMPANY	0.11%	\$1,276,857	\$1,452,858	\$1,685,028	\$614,782	42.32%
66	AMERICAN INSURANCE COMPANY THE	0.11%	\$1,251,449	\$892,689	\$230,739	\$202,759	22.71%
67	TEACHERS INSURANCE COMPANY	0.11%	\$1,233,935	\$1,145,834	\$1,617,775	\$1,785,353	155.81%
68	BALBOA INSURANCE COMPANY	0.10%	\$1,167,935	\$1,446,271	\$650,809	\$905,210	62.59%
69	CIVIC PROPERTY & CASUALTY CO	0.10%	\$1,129,234	\$1,156,963	\$704,217	\$686,409	59.33%
70	QBE INSURANCE CORPORATION	0.10%	\$1,111,153	\$156,337	\$0	\$77,516	49.58%
71	CHUBB NATIONAL INSURANCE COMPANY	0.09%	\$1,068,827	\$838,717	\$235,147	\$565,919	67.47%
72	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.09%	\$1,057,284	\$1,194,516	\$1,103,940	\$890,801	74.57%
73	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.08%	\$962,986	\$996,018	\$430,895	\$488,200	49.02%
74	HARTFORD CASUALTY INSURANCE CO	0.08%	\$916,031	\$1,029,383	\$648,873	\$643,035	62.47%
75	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.08%	\$867,434	\$852,393	\$627,495	\$740,805	86.91%
76	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$854,462	\$814,151	\$1,267,315	\$1,612,137	198.01%
77	WEST AMERICAN INSURANCE COMPANY	0.07%	\$753,438	\$802,351	\$536,584	\$511,842	63.79%
78	KEMPER INDEPENDENCE INSURANCE COMPANY	0.06%	\$665,541	\$727,269	\$427,337	\$296,341	40.75%
79	UNION INSURANCE COMPANY OF PROVIDENCE	0.04%	\$504,337	\$585,030	\$735,231	\$734,405	125.53%
80	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.04%	\$491,862	\$359,303	\$522,501	\$489,905	136.35%
81	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.04%	\$446,859	\$309,766	\$99,431	\$150,210	48.49%
82	NATIONAL LLOYDS INSURANCE COMPANY	0.04%	\$433,622	\$444,987	\$400,960	\$498,322	111.99%
83	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$429,734	\$435,801	\$184,725	\$225,759	51.80%
84	SECURA INSURANCE A MUTUAL COMPANY	0.04%	\$424,268	\$486,478	\$126,417	\$80,920	16.63%
85	AMERICAN SECURITY INSURANCE COMPANY	0.04%	\$405,382	\$402,819	\$300,387	\$254,559	63.19%
86	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$381,388	\$89,308	\$30,596	\$97,507	109.18%
87	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$375,983	\$399,503	\$241,142	\$191,943	48.05%
88	HORACE MANN INSURANCE COMPANY	0.03%	\$324,537	\$328,166	\$180,824	\$156,812	47.78%
89	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$303,245	\$232,974	\$77,467	\$85,988	36.91%
90	GUIDEONE AMERICA INSURANCE COMPANY	0.03%	\$289,690	\$224,701	\$158,399	\$188,875	84.06%
91	EMPIRE FIRE AND MARINE INSURANCE CO	0.02%	\$262,766	\$257,479	\$0	\$38,013	14.76%
92	EMCASCO INSURANCE COMPANY	0.02%	\$256,911	\$298,476	\$192,396	\$214,746	71.95%
93	AMERICAN MODERN SELECT INSURANCE COMPANY	0.02%	\$249,552	\$190,894	\$84,594	\$23,253	12.18%
94	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$227,643	\$267,086	\$284,062	\$278,551	104.29%
95	TWIN CITY FIRE INSURANCE COMPANY	0.02%	\$221,102	\$237,674	\$134,246	\$136,503	57.43%
96	USAA GENERAL INDEMNITY COMPANY	0.02%	\$205,180	\$138,031	\$130,002	\$193,936	140.50%
97	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$155,374	\$137,597	\$25,819	\$70,682	51.37%
98	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$152,569	\$140,532	\$333,282	\$338,384	240.79%
99	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$137,274	\$144,390	\$133,455	\$85,254	59.04%
100	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$134,790	\$128,319	\$213,279	\$209,279	163.09%
101	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$129,169	\$135,361	\$147,269	\$350,469	258.91%
102	MUTUALAID EXCHANGE	0.01%	\$129,006	\$126,743	\$317,691	\$347,732	274.36%
103	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.01%	\$108,509	\$2,859	\$0	\$0	0.00%
104	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$107,415	\$115,885	\$74,396	\$83,097	71.71%
105	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$76,276	\$89,485	\$142,264	\$256,267	286.38%
106	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	0.01%	\$73,320	\$70,001	\$24,246	\$91,764	131.09%
107	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.01%	\$68,720	\$74,151	\$34,511	\$31,355	42.29%
108	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$66,063	\$76,950	\$59,167	\$59,167	76.89%
109	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$59,203	\$77,053	\$12,162	-\$9,311	-12.08%
110	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.01%	\$58,057	\$37,209	\$41,064	\$61,840	166.20%
111	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$52,083	\$57,145	\$20,640	\$24,352	42.61%
112	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$48,735	\$347,135	\$193,311	\$181,809	52.37%
113	MERASTAR INSURANCE COMPANY	0.00%	\$47,967	\$48,889	\$12,055	\$14,067	28.77%
114	NATIONAL CASUALTY COMPANY	0.00%	\$46,662	\$78,882	\$176,985	\$67,863	86.03%
115	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$43,513	\$37,262	\$27,069	\$27,595	74.06%
116	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$43,401	\$50,273	\$6,758	\$6,758	13.44%
117	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$31,067	\$32,326	\$5,962	\$5,962	18.44%
118	HANOVER INSURANCE COMPANY THE	0.00%	\$29,044	\$32,835	\$3,333	\$3,333	10.15%
119	EXACT PROPERTY & CASUALTY	0.00%	\$24,027	\$24,822	\$0	-\$1,563	-6.30%

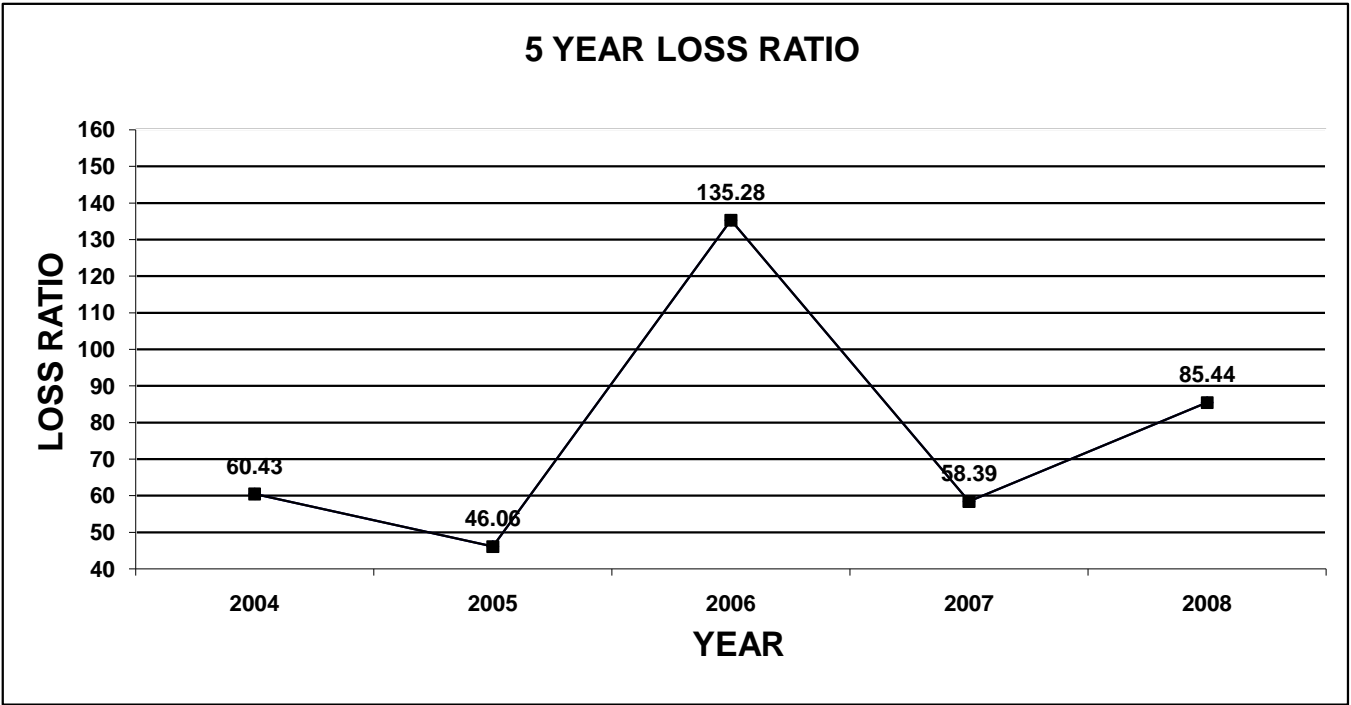
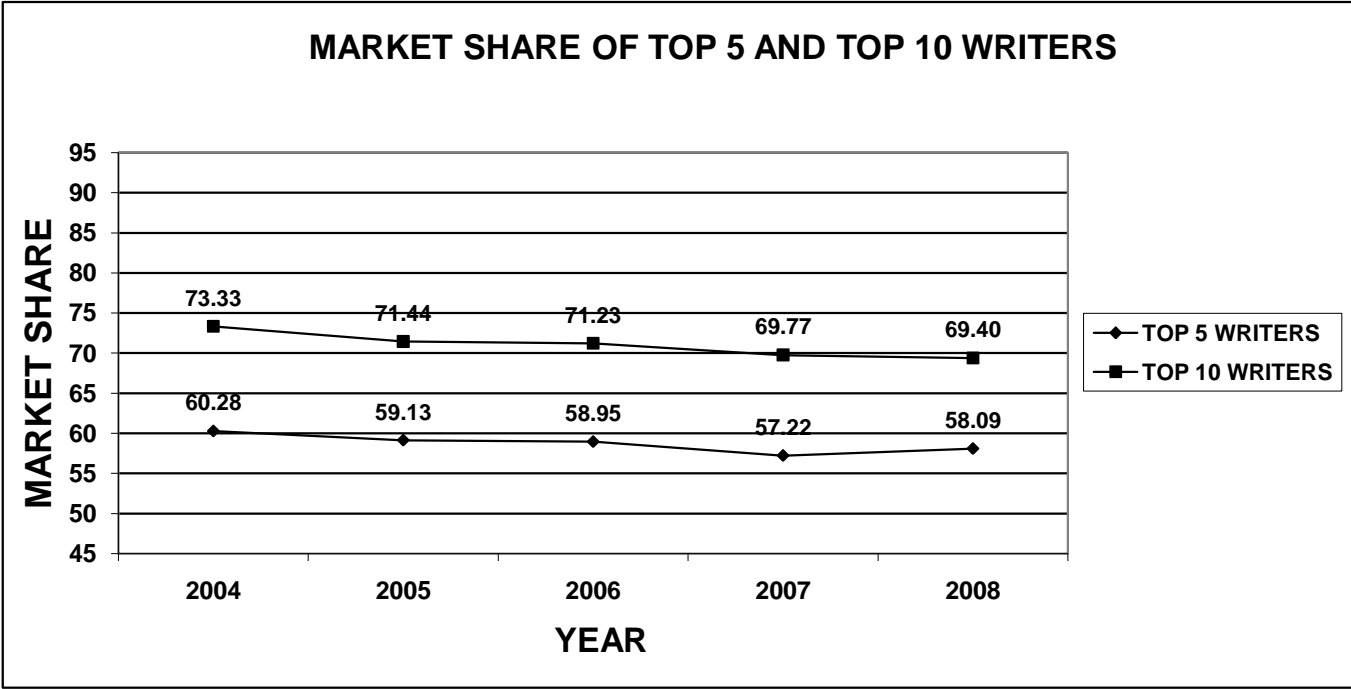
**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AFFILIATED FM INSURANCE COMPANY	0.00%	\$19,800	\$18,748	\$0	\$0	0.00%
121	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$17,622	\$12,052	\$7,263	\$7,297	60.55%
122	MFS MUTUAL INSURANCE COMPANY	0.00%	\$6,777	\$7,182	\$2,957	\$2,957	41.17%
123	WESTFIELD INSURANCE COMPANY	0.00%	\$1,247	\$1,199	\$0	\$54	4.50%
124	RANCHERS AND FARMERS INSURANCE COMPANY	0.00%	\$1,221	\$253	\$0	\$0	0.00%
125	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$77	N/A
126	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$70	N/A
127	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
128	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$0	\$0	\$10,000	\$6,394	N/A
129	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50	N/A
130	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
131	AMERICAN STATES INSURANCE COMPANY OF TEXAS	0.00%	\$0	\$0	-\$280	-\$261	N/A
132	AMERICAN STATES PREFERRED INSURANCE CO	0.00%	\$0	\$0	-\$145	-\$46	N/A
133	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
134	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$65,467	-\$51,251	N/A
135	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$199	N/A
136	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	\$0	N/A
137	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$250,000	\$145,436	N/A
138	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$116	N/A
139	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$453	N/A
140	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$3,081	\$3,081	N/A
141	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$242	N/A
142	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$4,000	-\$2,636	N/A
143	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$1,506	-\$25,539	N/A
144	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$33,865	N/A
145	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$127,187	N/A
146	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$97	N/A
147	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$800	-\$7,377	N/A
148	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$1	N/A
149	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$401	N/A
150	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$12	N/A
151	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$904	N/A
152	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$75,000	-\$139,871	N/A
153	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$1,655	\$7,522	N/A
154	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28	N/A
155	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$9,585	\$3,118	N/A
156	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$412	N/A
157	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
158	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$2,632	-\$17,354	N/A
159	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$128	N/A
160	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.00%	\$0	\$0	-\$3,026	-\$3,026	N/A
161	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$36,160	-\$12,444	N/A
162	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,220	-\$48,856	N/A
163	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
164	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1,570	N/A
165	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,152	N/A
166	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$80	N/A
167	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$512	N/A
168	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$36,300	-\$63,362	N/A
169	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$75	-\$448	N/A
170	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,156	N/A
171	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$6,601	\$6,601	N/A
172	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$306	N/A
173	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$156	N/A
174	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$346	N/A
175	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
176	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$75	-\$5,143	N/A
177	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$316	N/A
178	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.00%	\$0	\$0	\$5,928	\$3,710	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$308	N/A
180	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,916	N/A
181	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
182	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$5	\$0	-\$561	11220.00%
183	SECURITY NATIONAL INSURANCE COMPANY	0.00%	-\$56	-\$56	\$100	-\$8,392	14985.71%
184	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	-\$1,596	-\$1,938	\$10,000	-\$20	1.03%
TOTAL		100.00%	\$1,140,222,822	\$1,105,212,438	\$900,332,032	\$944,278,585	85.44%

MISSOURI HOME OWNERS MULTI-PERIL INSURANCE



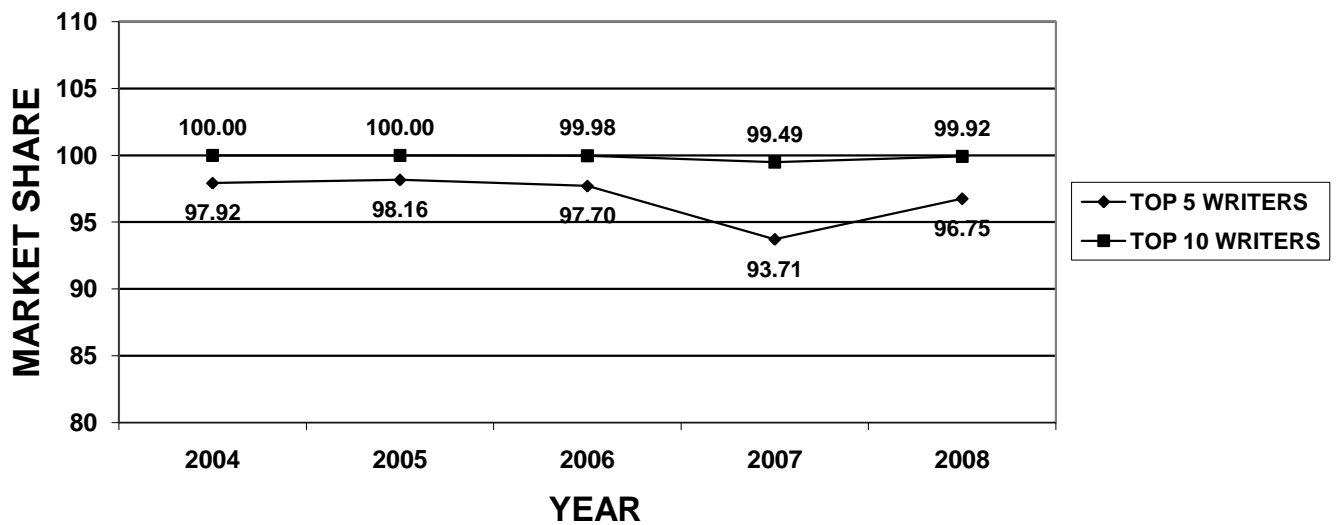
**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	47.94%	\$27,264,691	\$25,309,951	\$20,321,949	\$21,752,370	85.94%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	32.99%	\$18,761,191	\$19,074,908	\$12,856,462	\$12,606,286	66.09%
3	FARM BUREAU TOWN & COUNTRY INS CO OF MO	11.21%	\$6,374,099	\$6,255,861	\$4,984,236	\$5,152,636	82.36%
4	AMERICAN BANKERS INSURANCE CO OF FLORIDA	2.90%	\$1,649,946	\$1,617,946	\$546,418	\$641,753	39.66%
5	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.72%	\$975,996	\$889,949	\$564,915	\$497,218	55.87%
6	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	1.42%	\$809,755	\$721,220	\$551,966	\$585,565	81.19%
7	USAA CASUALTY INSURANCE COMPANY	1.08%	\$616,816	\$571,544	\$443,048	\$596,010	104.28%
8	USAA GENERAL INDEMNITY COMPANY	0.30%	\$171,639	\$107,922	\$62,088	\$77,605	71.91%
9	SECURA SUPREME INSURANCE COMPANY	0.20%	\$112,592	\$123,464	\$75,167	\$90,489	73.29%
10	GARRISON PROPERTY AND CASUALTY INS CO	0.16%	\$90,256	\$64,884	\$65,537	\$76,034	117.18%
11	SECURA INSURANCE A MUTUAL COMPANY	0.05%	\$30,967	\$35,508	\$6,976	\$4,465	12.57%
12	CINCINNATI INSURANCE COMPANY THE	0.03%	\$15,185	\$14,010	\$12,329	\$13,438	95.92%
TOTAL		100.00%	\$56,873,133	\$54,787,167	\$40,491,091	\$42,093,869	76.83%

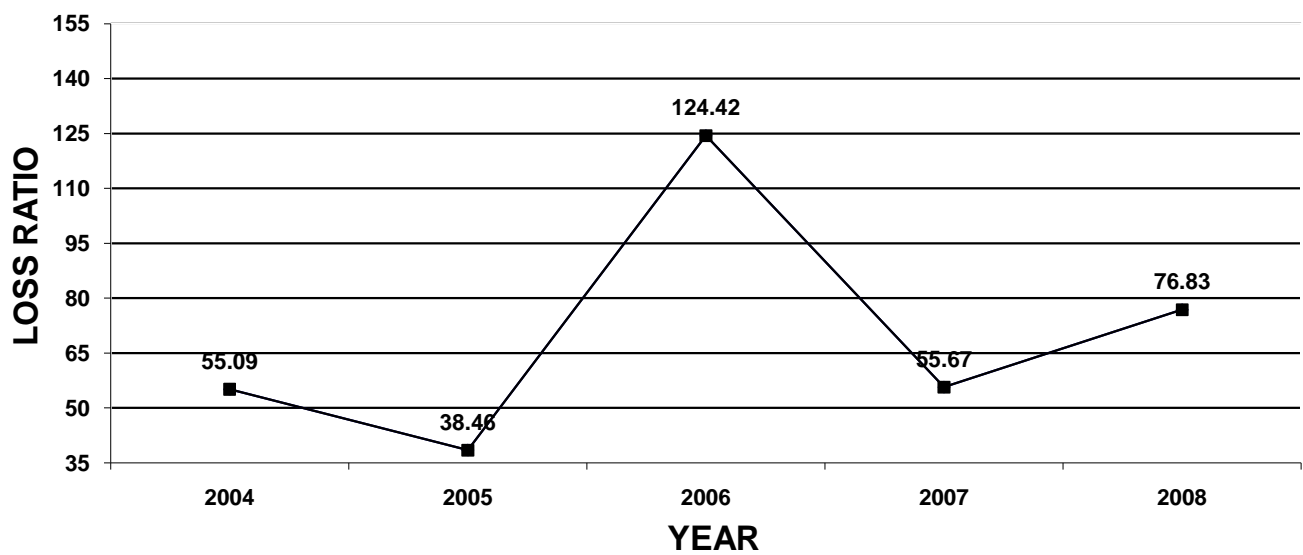


## MISSOURI DWELLING OWNERS MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	10.33%	\$63,737,358	\$63,331,237	\$41,206,406	\$42,940,664	67.80%
2	STATE FARM FIRE AND CASUALTY COMPANY	5.08%	\$31,381,050	\$31,379,858	\$21,413,950	\$23,559,987	75.08%
3	CINCINNATI INSURANCE COMPANY THE	5.02%	\$30,984,530	\$30,892,889	\$16,305,393	\$15,518,722	50.23%
4	PHILADELPHIA INDEMNITY INSURANCE COMPANY	3.60%	\$22,250,736	\$20,959,562	\$6,880,427	\$10,932,464	52.16%
5	HARTFORD CASUALTY INSURANCE CO	3.56%	\$21,993,124	\$21,388,705	\$7,791,516	\$5,060,837	23.66%
6	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	3.29%	\$20,281,337	\$23,429,513	\$5,075,614	\$5,435,653	23.20%
7	AMCO INSURANCE COMPANY	2.87%	\$17,692,686	\$19,170,543	\$12,118,435	\$12,443,989	64.91%
8	FEDERAL INSURANCE COMPANY	2.38%	\$14,682,992	\$14,303,196	\$4,382,348	\$4,421,068	30.91%
9	CONTINENTAL WESTERN INSURANCE COMPANY	2.35%	\$14,499,625	\$15,100,956	\$7,001,639	\$7,764,594	51.42%
10	SAVERS PROPERTY & CASUALTY INSURANCE CO	2.29%	\$14,135,859	\$14,496,458	\$5,328,319	\$7,157,368	49.37%
11	CHURCH MUTUAL INSURANCE COMPANY	2.11%	\$13,032,800	\$13,171,744	\$14,282,275	\$14,552,573	110.48%
12	OWNERS INSURANCE COMPANY	1.86%	\$11,452,207	\$11,463,304	\$5,644,163	\$5,655,764	49.34%
13	HARTFORD FIRE INSURANCE COMPANY	1.82%	\$11,220,740	\$12,546,676	\$13,746,068	\$16,285,108	129.80%
14	COLUMBIA MUTUAL INSURANCE COMPANY	1.58%	\$9,772,406	\$9,747,570	\$4,634,511	\$4,902,173	50.29%
15	NETHERLANDS INSURANCE COMPANY THE	1.54%	\$9,510,214	\$9,686,453	\$3,898,051	\$4,496,928	46.42%
16	SHELTER MUTUAL INSURANCE COMPANY	1.39%	\$8,556,292	\$8,577,385	\$5,154,476	\$5,862,836	68.35%
17	DEPOSITORS INSURANCE COMPANY	1.38%	\$8,501,068	\$7,459,707	\$2,524,077	\$4,695,477	62.94%
18	GREAT NORTHERN INSURANCE COMPANY	1.16%	\$7,179,666	\$6,995,061	\$1,813,708	\$2,440,484	34.89%
19	COLUMBIA NATIONAL INSURANCE COMPANY	1.11%	\$6,879,511	\$6,805,920	\$4,454,485	\$3,645,336	53.56%
20	ACE AMERICAN INSURANCE COMPANY	1.11%	\$6,871,120	\$6,970,101	\$106,515	-\$524,815	-7.53%
21	AMERISURE INSURANCE COMPANY	1.11%	\$6,857,735	\$6,815,963	\$1,481,308	\$1,713,902	25.15%
22	ALLSTATE INDEMNITY COMPANY	1.09%	\$6,702,531	\$6,076,833	\$4,147,538	\$3,395,634	55.88%
23	SECURA INSURANCE A MUTUAL COMPANY	1.06%	\$6,573,412	\$6,863,434	\$1,694,357	\$3,088,782	45.00%
24	MID CENTURY INSURANCE COMPANY	1.06%	\$6,552,892	\$5,975,660	\$2,855,488	\$2,910,679	48.71%
25	ARGONAUT GREAT CENTRAL INSURANCE CO	1.04%	\$6,449,667	\$6,574,886	\$4,813,848	\$4,478,468	68.11%
26	CAMERON MUTUAL INSURANCE COMPANY	1.04%	\$6,424,250	\$6,387,518	\$5,240,201	\$6,000,716	93.94%
27	AUTO OWNERS INSURANCE COMPANY	0.99%	\$6,098,811	\$6,212,413	\$2,535,391	\$3,653,226	58.81%
28	HAWKEYE SECURITY INSURANCE COMPANY	0.96%	\$5,919,457	\$6,619,203	\$3,937,749	\$4,490,267	67.84%
29	CHARTER OAK FIRE INSURANCE CO THE	0.95%	\$5,841,236	\$4,506,657	\$981,454	\$397,231	8.81%
30	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.93%	\$5,761,033	\$5,755,779	\$2,405,630	\$2,586,646	44.94%
31	TRUCK INSURANCE EXCHANGE	0.86%	\$5,325,691	\$5,503,814	\$2,739,625	\$3,512,793	63.82%
32	BROTHERHOOD MUTUAL INSURANCE CO	0.86%	\$5,310,525	\$5,494,066	\$3,800,951	\$4,482,789	81.59%
33	PHOENIX INSURANCE COMPANY THE	0.83%	\$5,148,193	\$4,181,365	\$2,794,333	\$3,427,377	81.97%
34	ZURICH AMERICAN INSURANCE COMPANY	0.82%	\$5,039,878	\$4,708,498	\$3,295,731	\$3,851,296	81.79%
35	AMERICAN ECONOMY INSURANCE COMPANY	0.81%	\$5,026,673	\$5,325,869	\$5,477,315	\$3,852,398	72.33%
36	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.78%	\$4,837,412	\$4,653,086	\$2,458,681	\$1,924,193	41.35%
37	FIREMANS FUND INSURANCE COMPANY	0.73%	\$4,517,476	\$3,922,243	\$4,702,749	\$5,994,404	152.83%
38	FARMERS INSURANCE EXCHANGE	0.71%	\$4,390,222	\$4,450,403	\$2,481,488	\$2,200,721	49.45%
39	PEERLESS INSURANCE COMPANY	0.70%	\$4,320,727	\$4,771,934	\$2,689,146	\$1,617,071	33.89%
40	UNITED FIRE AND CASUALTY COMPANY	0.69%	\$4,275,108	\$4,472,929	\$2,931,147	\$2,277,444	50.92%
41	EMPIRE FIRE AND MARINE INSURANCE CO	0.69%	\$4,255,807	\$4,348,390	\$6,283	\$59,160	1.36%
42	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.66%	\$4,098,386	\$4,303,563	\$2,555,005	\$2,269,649	52.74%
43	ACUITY A MUTUAL INSURANCE COMPANY	0.66%	\$4,079,692	\$4,120,104	\$2,217,994	\$3,210,388	77.92%
44	MIDWESTERN INDEMNITY COMPANY THE	0.66%	\$4,045,384	\$4,889,057	\$4,841,089	\$5,252,332	107.43%
45	GENERAL CASUALTY COMPANY OF WISCONSIN	0.65%	\$4,012,694	\$4,422,629	\$2,433,608	\$1,307,801	29.57%
46	GRINNELL MUTUAL REINSURANCE COMPANY	0.65%	\$3,990,039	\$4,061,371	\$2,982,925	\$3,532,869	86.99%
47	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.63%	\$3,893,191	\$4,031,219	\$1,908,951	\$2,508,871	62.24%
48	AMERISURE MUTUAL INSURANCE COMPANY	0.62%	\$3,810,599	\$3,893,040	\$975,179	-\$1,103,740	-28.35%
49	ALLSTATE INSURANCE COMPANY	0.60%	\$3,720,649	\$3,776,942	\$2,767,332	\$3,223,352	85.34%
50	TRAVELERS CASUALTY INS COMPANY OF AMERICA	0.60%	\$3,708,832	\$2,687,992	\$1,224,601	\$2,057,456	76.54%
51	GUIDEONE ELITE INSURANCE COMPANY	0.58%	\$3,571,859	\$3,641,172	\$1,830,422	\$2,745,033	75.39%
52	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.57%	\$3,503,169	\$3,416,940	\$967,254	-\$693,521	-20.30%
53	PEERLESS INDEMNITY INSURANCE COMPANY	0.56%	\$3,451,403	\$2,733,632	\$1,805,674	\$2,303,222	84.26%
54	MARYLAND CASUALTY COMPANY	0.54%	\$3,315,340	\$4,151,642	\$2,655,923	\$1,604,271	38.64%
55	FIRE INSURANCE EXCHANGE	0.53%	\$3,285,890	\$3,238,513	\$1,765,362	\$1,878,806	58.01%
56	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.50%	\$3,103,554	\$2,876,102	\$1,306,960	\$1,496,084	52.02%
57	FEDERATED MUTUAL INSURANCE COMPANY	0.49%	\$3,034,333	\$3,151,685	\$1,750,878	\$2,920,315	92.66%
58	AMERICAN STATES INSURANCE COMPANY	0.47%	\$2,872,579	\$3,091,029	\$2,794,350	\$1,286,492	41.62%
59	TRAVELERS INDEMNITY COMPANY	0.47%	\$2,872,057	\$2,805,135	\$500,483	-\$1,810,440	-64.54%
60	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.42%	\$2,606,542	\$2,534,586	\$1,105,907	\$1,776,133	70.08%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.42%	\$2,579,789	\$2,521,956	\$865,476	\$727,822	28.86%
62	PHARMACISTS MUTUAL INSURANCE COMPANY	0.42%	\$2,573,982	\$2,606,207	\$366,119	\$1,119,282	42.95%
63	EMPLOYERS FIRE INSURANCE COMPANY	0.41%	\$2,511,156	\$2,421,108	\$953,130	\$1,337,180	55.23%
64	NATIONAL SURETY CORPORATION	0.37%	\$2,265,674	\$2,297,095	\$2,503,276	\$2,466,986	107.40%
65	REGENT INSURANCE COMPANY	0.36%	\$2,224,853	\$2,304,812	\$1,227,487	-\$21,881	-0.95%
66	ONEBEACON AMERICA INSURANCE COMPANY	0.36%	\$2,193,334	\$2,097,833	\$77,253	\$915,128	43.62%
67	VALLEY FORGE INSURANCE COMPANY	0.35%	\$2,137,305	\$2,156,086	\$2,046,155	\$589,994	27.36%
68	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.35%	\$2,130,116	\$1,997,589	\$946,803	\$1,539,257	77.06%
69	AMERICAN INSURANCE COMPANY THE	0.34%	\$2,115,768	\$1,849,390	\$1,214,646	\$1,477,755	79.90%
70	VIGILANT INSURANCE COMPANY	0.33%	\$2,018,176	\$2,002,174	\$397,547	\$438,323	21.89%
71	NATIONWIDE MUTUAL INSURANCE COMPANY	0.31%	\$1,943,245	\$2,283,239	\$2,313,788	\$3,277,715	143.56%
72	BITUMINOUS CASUALTY CORPORATION	0.31%	\$1,909,481	\$2,099,619	\$1,007,899	-\$8,673	-0.41%
73	WEST AMERICAN INSURANCE COMPANY	0.31%	\$1,909,109	\$2,246,494	\$1,472,719	\$1,288,616	57.36%
74	CONTINENTAL CASUALTY COMPANY	0.30%	\$1,845,572	\$1,973,438	\$1,005,593	\$971,827	49.25%
75	OHIO CASUALTY INSURANCE COMPANY	0.30%	\$1,831,718	\$1,983,577	\$1,387,378	-\$73,165	-3.69%
76	CONTINENTAL INSURANCE COMPANY THE	0.26%	\$1,581,382	\$1,466,006	\$99,642	\$393,815	26.86%
77	TWIN CITY FIRE INSURANCE COMPANY	0.24%	\$1,495,108	\$1,581,095	\$741,038	\$1,184,401	74.91%
78	FARMLAND MUTUAL INSURANCE COMPANY	0.24%	\$1,459,063	\$1,466,957	\$1,891,951	\$1,711,304	116.66%
79	AMERICAN ZURICH INSURANCE COMPANY	0.24%	\$1,456,816	\$1,124,118	\$378,937	\$592,502	52.71%
80	ADDISON INSURANCE COMPANY	0.22%	\$1,372,652	\$1,370,776	\$1,245,767	\$1,492,889	108.91%
81	GRANITE STATE INSURANCE COMPANY	0.22%	\$1,350,454	\$1,258,722	\$707,575	\$385,952	30.66%
82	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.21%	\$1,313,687	\$1,410,374	\$847,232	\$1,027,189	72.83%
83	LIBERTY MUTUAL INSURANCE COMPANY	0.21%	\$1,288,365	\$1,021,544	\$0	\$437,825	42.86%
84	GUIDEONE MUTUAL INSURANCE COMPANY	0.21%	\$1,282,016	\$1,419,701	\$684,619	\$318,152	22.41%
85	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.21%	\$1,279,354	\$1,263,214	\$2,906,616	-\$60,281	-4.77%
86	INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.20%	\$1,255,128	\$1,581,619	\$1,380,882	\$828,004	52.35%
87	CAPITOL INDEMNITY CORPORATION	0.20%	\$1,241,242	\$1,342,681	\$1,099,786	\$325,983	24.28%
88	AMERICAN FIRE & CASUALTY COMPANY	0.19%	\$1,185,890	\$1,358,385	\$807,143	\$253,312	18.65%
89	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.18%	\$1,125,471	\$1,016,784	\$50,000	\$819,091	80.56%
90	LIBERTY INSURANCE UNDERWRITERS INC.	0.17%	\$1,026,322	\$509,800	\$65,625	\$252,901	49.61%
91	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.16%	\$1,005,329	\$1,190,204	\$2,022,291	\$989,932	83.17%
92	WAUSAU BUSINESS INSURANCE COMPANY	0.16%	\$1,003,734	\$1,050,315	\$355,276	\$202,229	19.25%
93	CUMIS INSURANCE SOCIETY INC	0.16%	\$1,001,138	\$1,033,710	\$298,563	-\$36,233	-3.51%
94	WESTPORT INSURANCE CORPORATION	0.16%	\$979,843	\$1,033,185	\$434,000	\$260,407	25.20%
95	GREAT AMERICAN ASSURANCE COMPANY	0.16%	\$978,626	\$973,870	\$45,426	\$8,054	0.83%
96	NEW HAMPSHIRE INSURANCE COMPANY	0.16%	\$964,130	\$1,108,115	\$354,861	\$558,826	50.43%
97	AFFILIATED FM INSURANCE COMPANY	0.15%	\$928,996	\$930,662	\$921,038	\$1,335,020	143.45%
98	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.14%	\$870,264	\$909,849	\$1,186,181	\$646,711	71.08%
99	TRANSPORTATION INSURANCE COMPANY	0.14%	\$835,322	\$891,816	\$780,568	-\$964,743	-108.18%
100	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.13%	\$820,268	\$1,403,045	\$766,307	\$514,760	36.69%
101	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.13%	\$817,110	\$808,858	\$252,855	\$364,868	45.11%
102	ARCH INSURANCE COMPANY	0.13%	\$796,974	\$1,112,658	\$693,250	\$906,236	81.45%
103	PRAETORIAN INSURANCE COMPANY	0.13%	\$785,782	\$813,813	\$471,091	\$501,558	61.63%
104	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.12%	\$756,000	\$757,387	\$223,783	\$626,892	82.77%
105	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.12%	\$755,876	\$596,275	\$84,596	\$161,768	27.13%
106	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.12%	\$724,909	\$688,032	\$451,010	\$245,247	35.64%
107	GENERAL INSURANCE COMPANY OF AMERICA	0.12%	\$716,750	\$738,496	\$71,824	\$32,631	4.42%
108	MASSACHUSETTS BAY INSURANCE COMPANY	0.12%	\$716,088	\$658,529	\$228,094	\$423,044	64.24%
109	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.11%	\$709,355	\$678,713	\$10,660	\$64,038	9.44%
110	EMPLOYERS MUTUAL CASUALTY COMPANY	0.11%	\$703,391	\$789,729	\$281,832	\$485,884	61.53%
111	COUNTRY MUTUAL INSURANCE COMPANY	0.11%	\$682,923	\$633,627	\$265,392	\$142,127	22.43%
112	MARKEL INSURANCE COMPANY	0.11%	\$679,237	\$730,026	\$147,891	\$187,159	25.64%
113	HOUSING AUTHORITY PROPERTY INS A MUTUAL CO	0.10%	\$630,830	\$213,390	\$0	\$91,264	42.77%
114	PROPERTY & CASUALTY INS CO OF HARTFORD	0.10%	\$630,301	\$622,813	\$46,888	\$3,365	0.54%
115	ASSURANCE COMPANY OF AMERICA	0.10%	\$629,854	\$512,257	\$1,298,483	\$2,079,112	405.87%
116	NAVIGATORS INSURANCE COMPANY	0.10%	\$624,878	\$635,114	\$100,915	\$123,723	19.48%
117	FLORISTS MUTUAL INSURANCE COMPANY	0.10%	\$587,810	\$595,256	\$705,438	\$390,318	65.57%
118	LITITZ MUTUAL INSURANCE COMPANY	0.09%	\$576,654	\$612,121	\$337,164	\$345,653	56.47%
119	UNITED STATES FIRE INSURANCE COMPANY	0.09%	\$573,955	\$962,224	\$394,765	\$529,388	55.02%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	BITUMINOUS FIRE AND MARINE INS CO	0.09%	\$554,718	\$537,547	\$439,235	-\$361,465	-67.24%
121	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.09%	\$540,234	\$541,771	\$57,784	-\$54,593	-10.08%
122	CRUM & FORSTER INDEMNITY COMPANY	0.09%	\$538,087	\$341,137	\$19,772	\$107,046	31.38%
123	BANCINSURE INC	0.09%	\$528,226	\$458,842	\$441,523	\$511,450	111.47%
124	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.08%	\$503,512	\$409,346	\$34,996	-\$61,392	-15.00%
125	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.08%	\$465,112	\$422,539	\$12,747	\$171,868	40.68%
126	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.07%	\$441,482	\$441,790	\$105,493	\$103,401	23.41%
127	STAR INSURANCE COMPANY	0.07%	\$432,655	\$473,293	\$69,334	\$86,115	18.19%
128	MARKEL AMERICAN INSURANCE COMPANY	0.07%	\$430,615	\$387,154	\$98,272	\$56,351	14.56%
129	DIAMOND STATE INSURANCE COMPANY	0.07%	\$427,763	\$442,705	\$42,608	\$22,468	5.08%
130	EMCASCO INSURANCE COMPANY	0.07%	\$423,236	\$285,812	\$171,187	\$249,491	87.29%
131	mitsui sumitomo insurance company of america	0.07%	\$421,321	\$608,082	\$213,560	\$319,378	52.52%
132	SAFECO INSURANCE COMPANY OF AMERICA	0.07%	\$420,390	\$396,265	\$62,760	\$59,600	15.04%
133	HANOVER INSURANCE COMPANY THE	0.07%	\$417,500	\$373,904	\$170,438	\$193,832	51.84%
134	QBE INSURANCE CORPORATION	0.07%	\$409,970	\$459,319	\$139,153	\$216,280	47.09%
135	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$401,898	\$388,586	\$67,138	\$246,571	63.45%
136	STONINGTON INSURANCE COMPANY	0.06%	\$396,442	\$732,937	\$95,314	-\$14,236	-1.94%
137	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.06%	\$390,991	\$380,777	\$382,309	\$335,696	88.16%
138	NATIONAL SPECIALTY INSURANCE COMPANY	0.06%	\$365,534	\$365,534	\$37,973	\$308,473	84.39%
139	CITIZENS INSURANCE COMPANY OF AMERICA	0.06%	\$351,704	\$230,656	\$26,992	\$210,046	91.06%
140	SENTINEL INSURANCE COMPANY LTD	0.05%	\$309,291	\$217,285	\$26,171	\$75,613	34.80%
141	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$307,453	\$384,237	\$17,209	\$41,039	10.68%
142	OAK RIVER INSURANCE COMPANY	0.05%	\$305,027	\$359,119	\$185,836	\$575,121	160.15%
143	LIBERTY INSURANCE CORPORATION	0.05%	\$281,922	\$273,619	\$1,112,712	\$556,330	203.32%
144	STARNET INSURANCE COMPANY	0.04%	\$277,256	\$289,209	\$104,759	-\$82,767	-28.62%
145	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.04%	\$266,170	\$283,401	\$19,801	\$403,511	142.38%
146	NATIONAL CASUALTY COMPANY	0.04%	\$261,636	\$296,883	\$41,553	\$76,349	25.72%
147	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.04%	\$252,204	\$258,437	\$3,673	\$28,485	11.02%
148	RLI INSURANCE COMPANY	0.04%	\$252,005	\$190,344	\$20,820	-\$266,103	-139.80%
149	NORTHERN INSURANCE COMPANY OF NEW YORK	0.04%	\$223,637	\$147,966	\$91,953	-\$152,908	-103.34%
150	LM INSURANCE CORPORATION	0.04%	\$222,715	\$171,845	\$0	\$40,650	23.66%
151	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.03%	\$208,840	\$212,811	\$60,455	\$53,445	25.11%
152	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$203,058	\$186,662	\$85,864	\$66,372	35.56%
153	JEWELERS MUTUAL INSURANCE COMPANY	0.03%	\$195,694	\$190,324	\$44,300	\$42,451	22.30%
154	HARLEYSVILLE INSURANCE COMPANY	0.03%	\$191,078	\$251,147	\$169,315	\$257,832	102.66%
155	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.03%	\$189,493	\$207,964	\$71,246	-\$94,021	-45.21%
156	FEDERATED SERVICE INSURANCE COMPANY	0.03%	\$188,389	\$211,933	\$71,084	\$97,848	46.17%
157	NORTH RIVER INSURANCE COMPANY THE	0.03%	\$176,557	\$228,228	\$0	\$65,625	28.75%
158	AMERICAN FARMERS & RANCHERS INSURANCE CO	0.03%	\$168,612	\$173,257	\$460,886	\$35,107	20.26%
159	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$163,118	\$185,952	\$91,495	\$108,131	58.15%
160	ARGONAUT MIDWEST INSURANCE COMPANY	0.02%	\$152,711	\$50,893	\$0	\$48,468	95.24%
161	WESTFIELD INSURANCE COMPANY	0.02%	\$145,359	\$156,069	\$20	\$6,072	3.89%
162	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.02%	\$145,023	\$166,424	\$5,000	-\$71,493	-42.96%
163	NORTHLAND INSURANCE COMPANY	0.02%	\$135,237	\$123,745	\$119,644	-\$63,799	-51.56%
164	PACIFIC INDEMNITY COMPANY	0.02%	\$134,952	\$136,789	\$0	\$324	0.24%
165	SENECA INSURANCE COMPANY INC	0.02%	\$121,285	\$107,303	\$2,500	\$5,907	5.50%
166	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.02%	\$108,284	\$108,929	\$44,778	\$6,523	5.99%
167	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.02%	\$104,631	\$42,421	\$0	\$11,326	26.70%
168	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$97,653	\$102,396	\$16,111	-\$55,267	-53.97%
169	ST PAUL PROTECTIVE INSURANCE COMPANY	0.02%	\$94,923	\$79,958	\$0	-\$61,729	-77.20%
170	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$85,933	\$66,248	\$0	-\$53,225	-80.34%
171	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.01%	\$85,638	\$69,975	-\$1,387	\$30,009	42.89%
172	EVERETT NATIONAL INSURANCE COMPANY	0.01%	\$76,685	\$76,685	\$0	\$28,385	37.02%
173	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.01%	\$67,476	\$86,128	\$118,231	\$21,672	25.16%
174	NATIONAL TRUST INSURANCE COMPANY	0.01%	\$66,966	\$7,737	\$0	\$759	9.81%
175	NOVA CASUALTY COMPANY	0.01%	\$64,290	\$20,258	\$0	\$9,406	46.43%
176	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$61,695	\$52,067	\$0	\$14,878	28.57%
177	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$59,585	\$44,936	\$3,032	\$8,020	17.85%
178	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$50,097	\$67,313	\$3,716	-\$33,435	-49.67%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

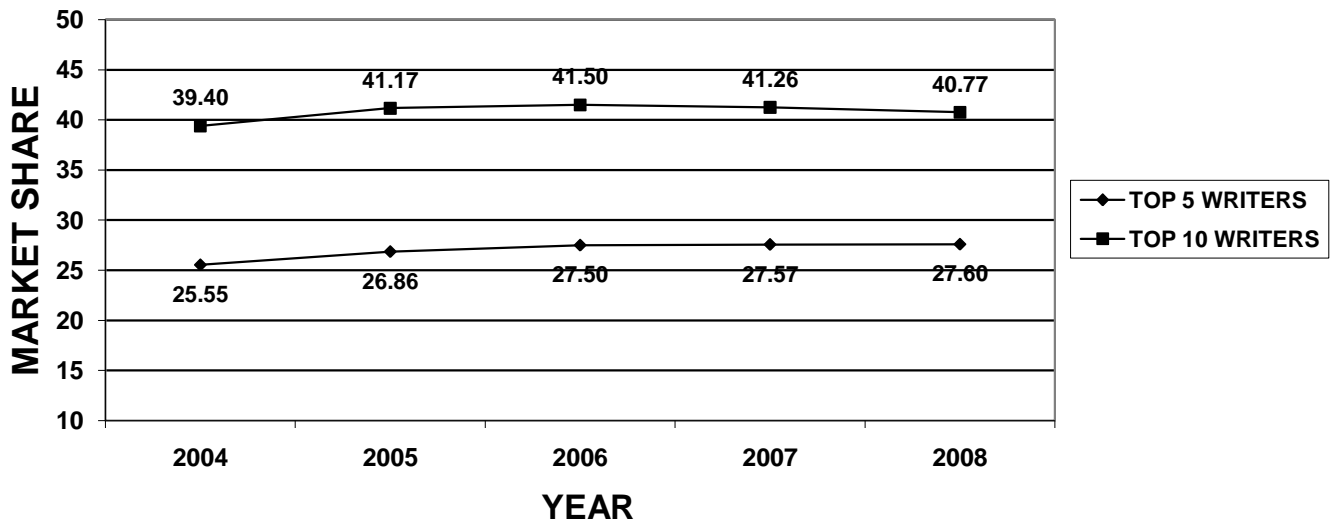
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	MID-CONTINENT CASUALTY COMPANY	0.01%	\$47,000	\$39,969	-\$3,000	-\$24,657	-61.69%
180	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$43,973	\$60,505	\$10,462	\$12,265	20.27%
181	MITSUI SUMITOMO INSURANCE USA INC	0.01%	\$42,409	\$34,796	\$30,985	\$30,814	88.56%
182	NORTH AMERICAN ELITE INSURANCE COMPANY	0.01%	\$31,107	\$27,093	\$0	\$0	0.00%
183	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.00%	\$30,490	\$8,920	\$0	\$729	8.17%
184	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	0.00%	\$29,709	\$1,978	\$0	\$0	0.00%
185	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$28,974	\$28,903	-\$338	\$11,974	41.43%
186	NORTHFIELD INSURANCE COMPANY	0.00%	\$28,014	\$37,515	\$4,251	\$1,614	4.30%
187	GREAT DIVIDE INSURANCE COMPANY	0.00%	\$26,756	\$24,507	\$0	\$7,841	31.99%
188	MUTUALAID EXCHANGE	0.00%	\$23,506	\$23,004	\$524	\$454	1.97%
189	TRUMBULL INSURANCE COMPANY	0.00%	\$21,212	\$21,268	\$10,751	\$10,792	50.74%
190	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$13,615	\$19,076	\$0	-\$3,542	-18.57%
191	DISCOVER PROPERTY AND CASUALTY INS COMPANY	0.00%	\$12,231	\$14,334	\$2,000,000	\$20,410	142.39%
192	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$11,950	\$15,789	-\$4,359	\$52,305	331.27%
193	SOUTHERN INSURANCE COMPANY	0.00%	\$11,271	\$14,052	\$0	\$267	1.90%
194	PENNSYLVANIA MANUFACTURERS ASSOCIATION INS C	0.00%	\$8,782	\$8,116	\$0	\$1,991	24.53%
195	VANLINER INSURANCE COMPANY	0.00%	\$8,559	\$2,561	\$0	\$1,304	50.92%
196	ARGONAUT INSURANCE COMPANY	0.00%	\$7,934	\$3,874	\$0	\$620	16.00%
197	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$6,618	\$4,431	\$0	\$55	1.24%
198	PENN AMERICA INSURANCE COMPANY	0.00%	\$4,133	-\$2,187	\$165,563	\$163,200	-7462.28%
199	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	\$3,262	\$3,105	\$0	\$89	2.87%
200	ENCOMPASS INDEMNITY COMPANY	0.00%	\$2,576	\$2,274	\$0	-\$1,952	-85.84%
201	SUA INSURANCE COMPANY	0.00%	\$2,241	\$215	\$0	\$40	18.60%
202	REDLAND INSURANCE COMPANY	0.00%	\$2,099	\$1,326	-\$156	-\$1,036	-78.13%
203	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$1,517	\$533	\$0	\$544	102.06%
204	SPARTA INSURANCE COMPANY	0.00%	\$1,516	\$151	\$0	\$93	61.59%
205	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.00%	\$626	\$564	\$0	-\$1,409	-249.82%
206	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	0.00%	\$445	\$130	\$0	\$28	21.54%
207	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$423	\$511	\$3,135	-\$42,779	-8371.62%
208	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$81	\$1,201	\$300,000	-\$199,836	-16639.13%
209	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$30	\$6,222	\$154,295	-\$392,952	-6315.53%
210	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,964	N/A
211	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
212	AMERICA FIRST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$63,786	N/A
213	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$387,500	-\$53,859	N/A
214	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,480	N/A
215	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$0	\$0	\$0	-\$9,404	N/A
216	AMERICAN MANUFACTURERS MUTUAL INS COMPANY	0.00%	\$0	\$0	\$55	\$48,505	N/A
217	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$0	\$0	\$21,000	\$9,129	N/A
218	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	-\$20,808,377	-\$20,521,477	N/A
219	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$225,130	\$0	N/A
220	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$663,114	\$258,685	N/A
221	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$5,552	N/A
222	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,005	N/A
223	AXIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,503	N/A
224	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$73	N/A
225	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$17,590	-\$25,534	N/A
226	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$36	N/A
227	CHURCH INSURANCE CO THE	0.00%	\$0	\$0	\$8,000	\$6,206	N/A
228	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,119	N/A
229	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$146	N/A
230	CONTRACTORS BONDING & INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,600	N/A
231	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,000	N/A
232	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,200	N/A
233	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$26,312	N/A
234	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$876	-\$663	-\$271,719	-31018.15%
235	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$397	\$6,000	-\$407,408	-102621.66%
236	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,500	N/A
237	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$562	\$0	\$21	3.74%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

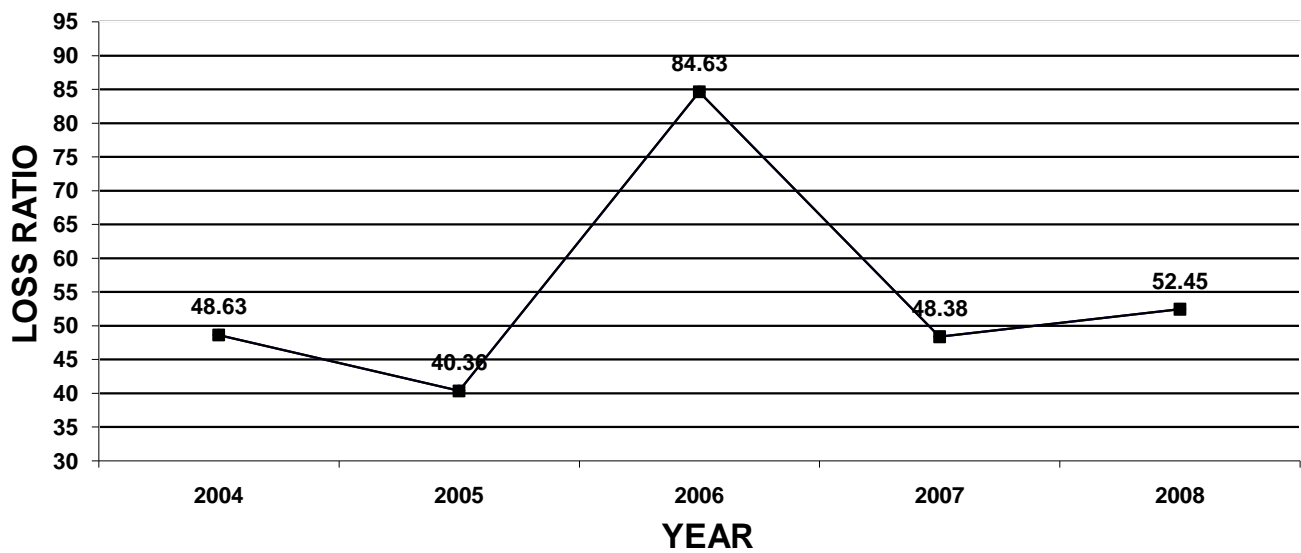
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$9,343	N/A
239	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14	N/A
240	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,759	N/A
241	HARTFORD STEAM BOILER INSPECTION & INS	0.00%	\$0	\$6,295	\$8,965,016	\$8,202,697	130304.96%
242	HUDSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,742	N/A
243	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$11,864	N/A
244	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$25,150	N/A
245	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$3,700	\$0	\$166	4.49%
246	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	-\$3,064	\$40	\$49,492	-1615.27%
247	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,222	N/A
248	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$15,174	N/A
249	NORTHERN ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$448	N/A
250	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$69,914	N/A
251	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$160,386	-\$106,362	N/A
252	PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,654	N/A
253	QUANTA INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$64,850	N/A
254	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$71	N/A
255	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	-\$90	\$72,207	N/A
256	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$177	N/A
257	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22,991	N/A
258	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
259	T H E INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$49,620	N/A
260	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$290	N/A
261	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$382,471	-\$488,749	N/A
262	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$163,311	N/A
263	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,325	N/A
264	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	-\$500	-\$24,918	N/A
265	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$3,733	N/A
266	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$3,972	N/A
267	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,991	N/A
268	TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00%	\$0	\$0	\$70,000	\$11,514	N/A
269	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,388	N/A
270	TRINITY UNIVERSAL INS COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$8,000	\$8,114	N/A
271	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$22,499	N/A
272	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$604	N/A
273	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$21,509	N/A
274	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$679	-\$679	\$179,895	-\$862,608	127040.94%
275	ONEBEACON INSURANCE COMPANY	0.00%	-\$1,512	-\$1,512	-\$397,730	-\$211,132	13963.76%
276	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	-\$8,446	-\$4,443	\$704,744	-\$460,558	10365.92%
277	ASSOCIATED INDEMNITY CORPORATION	-0.02%	-\$151,670	\$277,545	\$21,447	\$109,943	39.61%
TOTAL		100.00%	\$617,263,524	\$620,689,922	\$328,059,456	\$325,579,492	52.45%

## MISSOURI COMMERCIAL MULTI-PERIL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



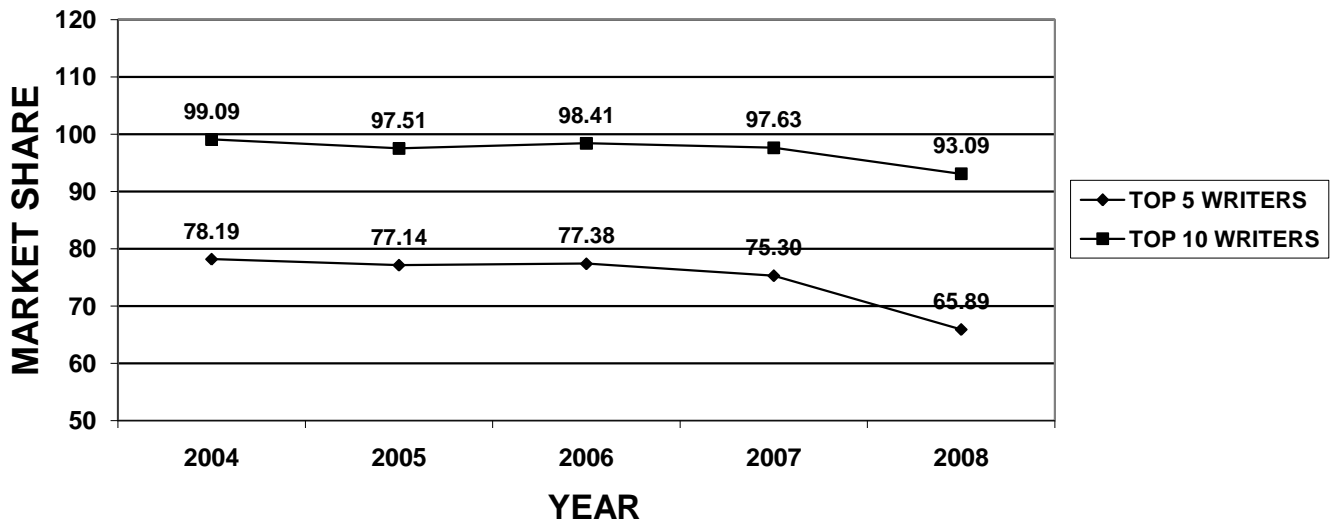
**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MOBILE HOMES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PROGRESSIVE CASUALTY INSURANCE COMPANY	15.62%	\$5,355,846	\$5,688,420	\$4,133,073	\$4,112,313	72.29%
2	STATE FARM FIRE AND CASUALTY COMPANY	14.01%	\$4,801,608	\$4,736,121	\$4,619,144	\$4,967,635	104.89%
3	FOREMOST SIGNATURE INSURANCE COMPANY	13.64%	\$4,676,649	\$4,797,121	\$2,976,187	\$2,727,989	56.87%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	11.92%	\$4,087,059	\$4,059,732	\$3,204,039	\$3,508,636	86.43%
5	AMERICAN FAMILY HOME INSURANCE COMPANY	10.69%	\$3,665,929	\$1,938,076	\$1,324,527	\$1,523,004	78.58%
6	SHELTER MUTUAL INSURANCE COMPANY	6.64%	\$2,277,818	\$2,269,026	\$1,075,173	\$1,077,513	47.49%
7	AMERICAN MODERN HOME INSURANCE CO	5.67%	\$1,945,098	\$1,009,038	\$771,920	\$868,991	86.12%
8	FOREMOST INSURANCE COMPANY	5.36%	\$1,836,772	\$1,877,330	\$1,281,001	\$1,457,790	77.65%
9	FOREMOST PROPERTY AND CASUALTY INS CO	5.03%	\$1,725,786	\$1,670,723	\$1,793,595	\$1,863,660	111.55%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	4.49%	\$1,537,406	\$1,577,785	\$1,194,400	\$1,197,776	75.92%
11	ALLSTATE INDEMNITY COMPANY	1.92%	\$659,631	\$611,112	\$686,775	\$722,195	118.18%
12	AMERICAN MODERN SELECT INSURANCE CO	1.54%	\$527,563	\$231,917	\$58,404	\$82,328	35.50%
13	PROGRESSIVE PREFERRED INSURANCE CO	1.30%	\$445,052	\$140,426	\$48,229	\$58,701	41.80%
14	ALLSTATE INSURANCE COMPANY	0.72%	\$247,808	\$265,347	\$143,994	\$149,029	56.16%
15	AUTO OWNERS INSURANCE COMPANY	0.61%	\$210,302	\$209,458	\$219,481	\$205,127	97.93%
16	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	0.37%	\$127,409	\$94,329	\$0	\$0	0.00%
17	SECURA SUPREME INSURANCE COMPANY	0.18%	\$62,066	\$68,059	\$75,167	\$90,489	132.96%
18	OWNERS INSURANCE COMPANY	0.08%	\$29,061	\$26,934	\$123,614	\$122,947	456.48%
19	FARMERS ALLIANCE MUTUAL INSURANCE CO	0.07%	\$22,611	\$25,105	\$11,198	\$14,698	58.55%
20	SECURA INSURANCE A MUTUAL COMPANY	0.05%	\$17,133	\$19,646	\$6,880	\$4,404	22.42%
21	METROPOLITAN PROPERTY & CASUALTY INS CO	0.03%	\$11,215	\$10,269	\$0	\$0	0.00%
22	ROCKFORD MUTUAL INSURANCE COMPANY	0.02%	\$6,024	\$5,735	\$0	\$0	0.00%
23	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$2,832	\$3,308	\$0	\$0	0.00%
24	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$20,002	-\$20,002	N/A
TOTAL		100.00%	\$34,278,678	\$31,335,017	\$23,726,799	\$24,735,223	78.94%

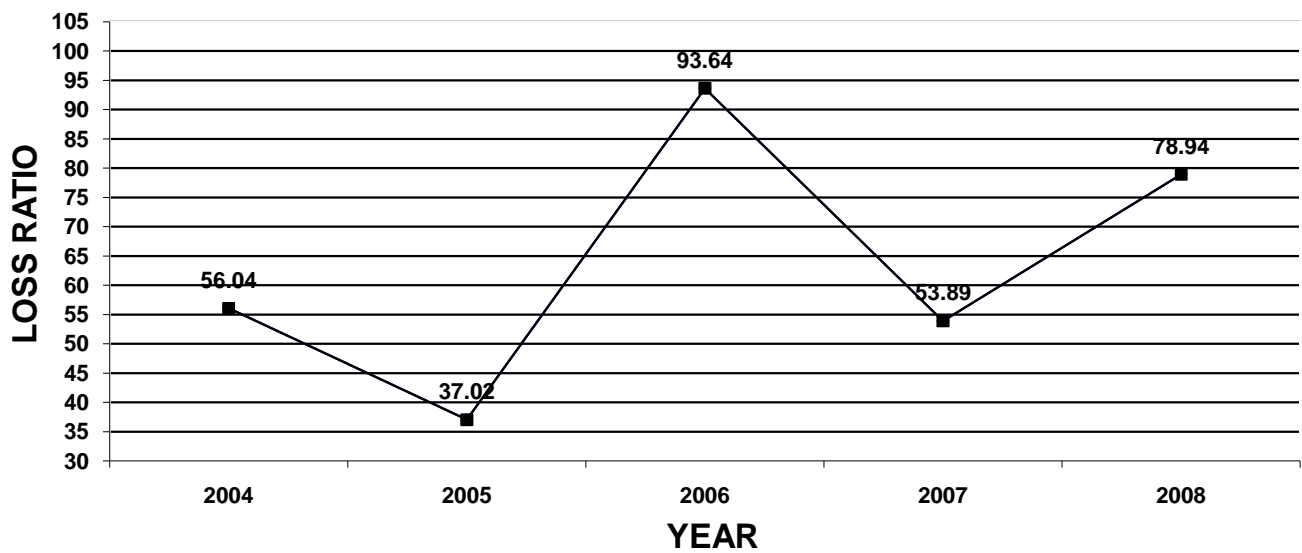


## MISSOURI MOBILE HOMES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

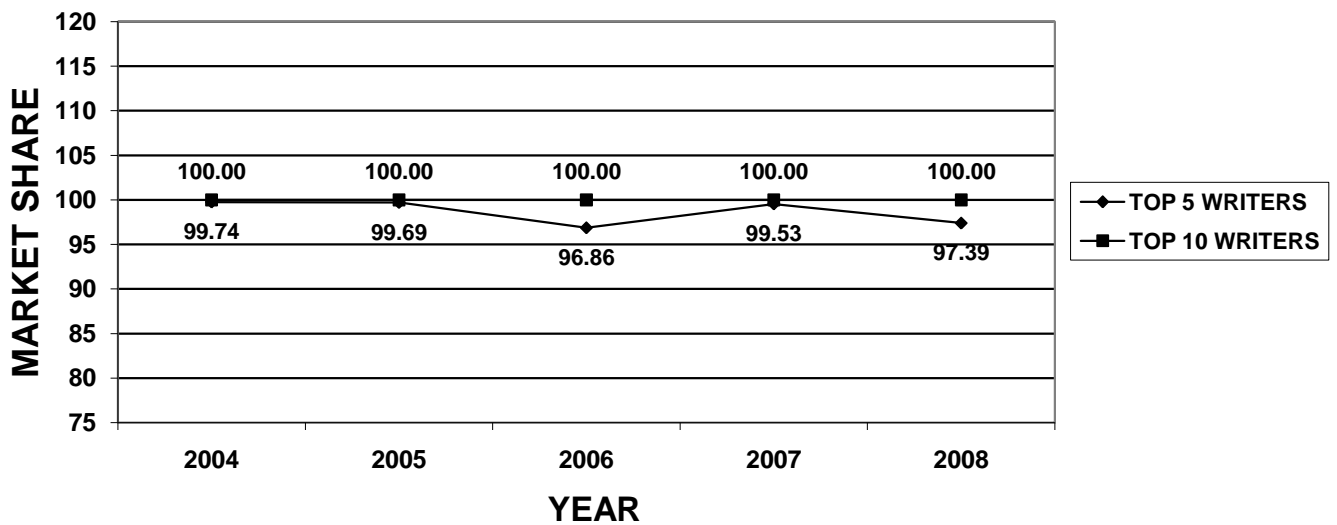


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

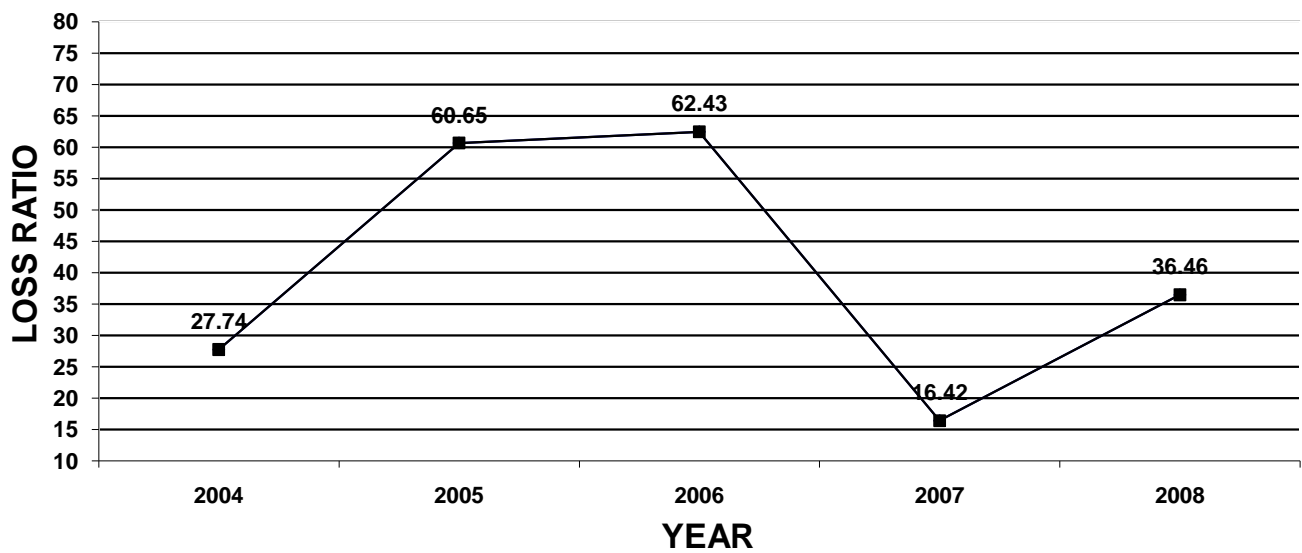
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARMERS MUTUAL HAIL INS COMPANY OF IOWA	61.71%	\$5,717,761	\$5,717,761	\$1,507,722	\$1,497,722	26.19%
2	GREAT AMERICAN INSURANCE COMPANY	15.59%	\$1,444,015	\$1,444,015	\$245,395	\$245,395	16.99%
3	AGRI GENERAL INSURANCE COMPANY	10.02%	\$928,449	\$928,449	\$1,280,719	\$1,280,719	137.94%
4	PRODUCERS AGRICULTURE INSURANCE CO	7.00%	\$648,389	\$648,389	\$255,188	\$256,188	39.51%
5	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	3.07%	\$284,747	\$284,747	\$87,912	\$103,445	36.33%
6	AUSTIN MUTUAL INSURANCE COMPANY	1.82%	\$168,734	\$168,734	\$0	\$0	0.00%
7	STATE FARM FIRE AND CASUALTY COMPANY	0.63%	\$58,310	\$58,310	\$2,429	\$2,429	4.17%
8	GREENWICH INSURANCE COMPANY	0.16%	\$14,839	\$14,839	\$0	-\$8,244	-55.56%
TOTAL		100.00%	\$9,265,244	\$9,265,244	\$3,379,365	\$3,377,654	36.46%

## MISSOURI GROWING CROPS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

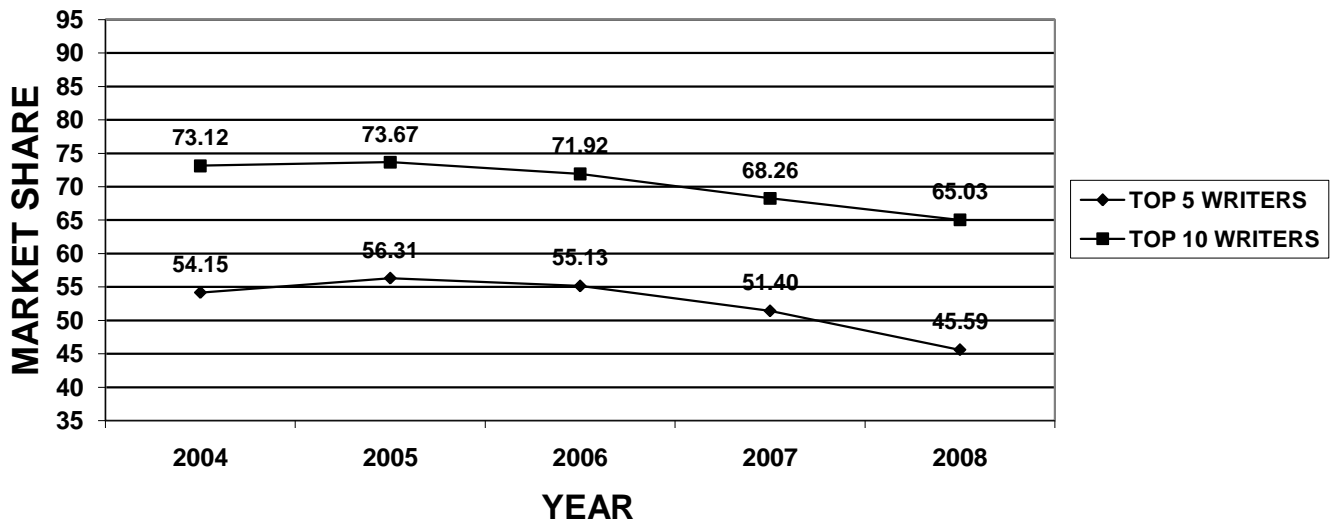
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	16.46%	\$6,206,374	\$6,206,374	\$135,930	\$1,064,045	17.14%
2	CONTINENTAL INSURANCE COMPANY THE	9.16%	\$3,453,738	\$3,215,936	\$1,487,356	\$88,775	2.76%
3	GREAT AMERICAN INSURANCE CO OF NEW YORK	7.65%	\$2,884,210	\$3,058,491	\$817,570	\$1,324,579	43.31%
4	NORTHERN ASSURANCE COMPANY OF AMERICA	7.63%	\$2,876,449	\$2,893,157	\$1,889,960	\$2,609,143	90.18%
5	ST PAUL FIRE & MARINE INSURANCE COMPANY	4.70%	\$1,773,377	\$1,899,864	\$2,221,703	\$2,122,189	111.70%
6	FIREMANS FUND INSURANCE COMPANY	4.46%	\$1,681,273	\$1,695,483	\$1,030,154	-\$28,444	-1.68%
7	FEDERAL INSURANCE COMPANY	3.96%	\$1,494,535	\$1,205,612	\$130,287	\$275,708	22.87%
8	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	3.93%	\$1,481,219	\$1,352,590	\$426,359	-\$249,070	-18.41%
9	MARKEL AMERICAN INSURANCE COMPANY	3.66%	\$1,381,777	\$1,416,396	\$101,579	\$819,158	57.83%
10	RLI INSURANCE COMPANY	3.43%	\$1,293,391	\$1,200,903	\$681,921	\$1,424,665	118.63%
11	AFFILIATED FM INSURANCE COMPANY	3.05%	\$1,148,752	\$1,043,487	\$472,367	\$305,265	29.25%
12	FOREMOST INSURANCE COMPANY	2.71%	\$1,022,840	\$1,032,390	\$452,262	\$462,354	44.78%
13	HANOVER INSURANCE COMPANY THE	2.70%	\$1,019,888	\$877,784	\$2,430,505	-\$134,649	-15.34%
14	AMERICAN HOME ASSURANCE COMPANY	2.47%	\$930,482	\$1,029,975	\$8,331,280	\$7,324,543	711.14%
15	INDEMNITY INSURANCE CO OF NORTH AMERICA	2.40%	\$907,026	\$955,640	\$51,577	-\$438,766	-45.91%
16	HARTFORD FIRE INSURANCE COMPANY	2.26%	\$853,680	\$793,966	\$140,136	-\$91,781	-11.56%
17	NEW YORK MARINE & GENERAL INSURANCE CO	2.26%	\$850,534	\$1,120,961	\$318,691	\$197,120	17.58%
18	ZURICH AMERICAN INSURANCE COMPANY	2.00%	\$753,807	\$867,833	\$136,589	\$67,127	7.74%
19	AIG CENTENNIAL INSURANCE COMPANY	1.68%	\$633,381	\$696,634	\$254,425	\$200,257	28.75%
20	CONTINENTAL CASUALTY COMPANY	1.45%	\$546,388	\$560,886	\$261,627	\$50,904	9.08%
21	NAVIGATORS INSURANCE COMPANY	1.14%	\$429,328	\$427,542	\$62,009	\$41,531	9.71%
22	NEW HAMPSHIRE INSURANCE COMPANY	1.11%	\$418,385	\$478,133	\$590,191	\$581,013	121.52%
23	OLD UNITED CASUALTY COMPANY	0.97%	\$366,107	\$385,260	\$433,128	-\$25,322	-6.57%
24	ONEBEACON INSURANCE COMPANY	0.86%	\$324,000	\$77,375	\$0	-\$339,314	-438.53%
25	ACE AMERICAN INSURANCE COMPANY	0.86%	\$323,961	\$347,056	\$129,853	\$173,723	50.06%
26	NORTHERN INSURANCE COMPANY OF NEW YORK	0.80%	\$301,244	\$293,981	-\$84,603	-\$75,446	-25.66%
27	AXIS REINSURANCE COMPANY	0.80%	\$300,945	\$331,919	\$190,343	\$240,290	72.39%
28	STANDARD FIRE INSURANCE COMPANY	0.76%	\$287,501	\$268,718	\$73,895	\$112,786	41.97%
29	TRAVELERS HOME AND MARINE INS CO THE	0.59%	\$222,213	\$191,966	\$58,060	\$75,040	39.09%
30	MID CENTURY INSURANCE COMPANY	0.57%	\$214,902	\$199,952	-\$12,392	\$1,647	0.82%
31	XL SPECIALTY INSURANCE COMPANY	0.50%	\$190,080	\$248,257	\$48,364	\$331,338	133.47%
32	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.37%	\$138,283	\$145,567	\$24,803	\$23,384	16.06%
33	AMERICAN MODERN HOME INSURANCE CO	0.32%	\$120,540	\$104,540	\$23,735	\$27,841	26.63%
34	PROPERTY & CASUALTY INS CO OF HARTFORD	0.30%	\$112,181	\$106,289	\$15,958	\$17,609	16.57%
35	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.26%	\$98,759	\$96,698	\$27,155	\$59,127	61.15%
36	AXIS INSURANCE COMPANY	0.24%	\$89,159	\$65,684	\$0	\$13,723	20.89%
37	VIGILANT INSURANCE COMPANY	0.20%	\$75,032	\$83,091	\$11,390	\$12,236	14.73%
38	LIBERTY MUTUAL INSURANCE COMPANY	0.15%	\$56,730	\$45,218	\$2,097	\$24,882	55.03%
39	VALIANT INSURANCE COMPANY	0.14%	\$52,500	\$39,411	\$0	\$25,617	65.00%
40	INSURANCE COMPANY OF NORTH AMERICA	0.14%	\$52,442	\$60,893	\$322,881	\$255,752	420.00%
41	USAA CASUALTY INSURANCE COMPANY	0.14%	\$51,114	\$56,035	\$29,206	\$25,454	45.43%
42	MARKEL INSURANCE COMPANY	0.13%	\$48,724	\$48,590	\$0	\$35,060	72.15%
43	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.10%	\$37,235	\$32,140	\$9,705	\$9,818	30.55%
44	AMERICAN RELIABLE INSURANCE COMPANY	0.07%	\$27,282	\$25,906	\$0	\$260	1.00%
45	STATE AUTO PROPERTY & CASUALTY INS CO	0.06%	\$23,985	\$23,317	\$16,823	\$15,764	67.61%
46	HARTFORD UNDERWRITERS INSURANCE CO	0.06%	\$23,938	\$26,125	\$13,228	\$13,381	51.22%
47	PROCENTURY INSURANCE COMPANY	0.06%	\$23,857	\$36,839	\$0	\$18,349	49.81%
48	AUTOMOBILE INS CO OF HARTFORD CT	0.04%	\$16,064	\$16,636	\$0	\$4,285	25.76%
49	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.04%	\$15,359	\$54,112	\$0	\$1,965	3.63%
50	STATE NATIONAL INSURANCE COMPANY INC	0.04%	\$14,179	\$4,730	\$0	\$0	0.00%
51	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$12,379	\$15,338	\$0	\$98	0.64%
52	AMICA MUTUAL INSURANCE COMPANY	0.03%	\$11,439	\$13,510	\$0	\$0	0.00%
53	SENTINEL INSURANCE COMPANY LTD	0.02%	\$8,873	\$9,816	\$2,000	\$2,000	20.37%
54	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.02%	\$7,198	\$8,308	\$0	\$331	3.98%
55	NATIONAL CASUALTY COMPANY	0.02%	\$6,000	\$1,750	\$0	-\$502	-28.69%
56	LINCOLN GENERAL INSURANCE COMPANY	0.01%	\$4,685	\$18,543	\$51,224	-\$48,776	-263.04%
57	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$3,966	\$4,523	\$0	\$224	4.95%
58	UNITRIN PREFERRED INSURANCE COMPANY	0.01%	\$3,649	\$2,345	\$0	\$47	2.00%
59	ELECTRIC INSURANCE COMPANY	0.00%	\$1,374	\$1,401	\$0	\$0	0.00%
60	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$1,338	\$1,368	\$3,855	\$3,855	281.80%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

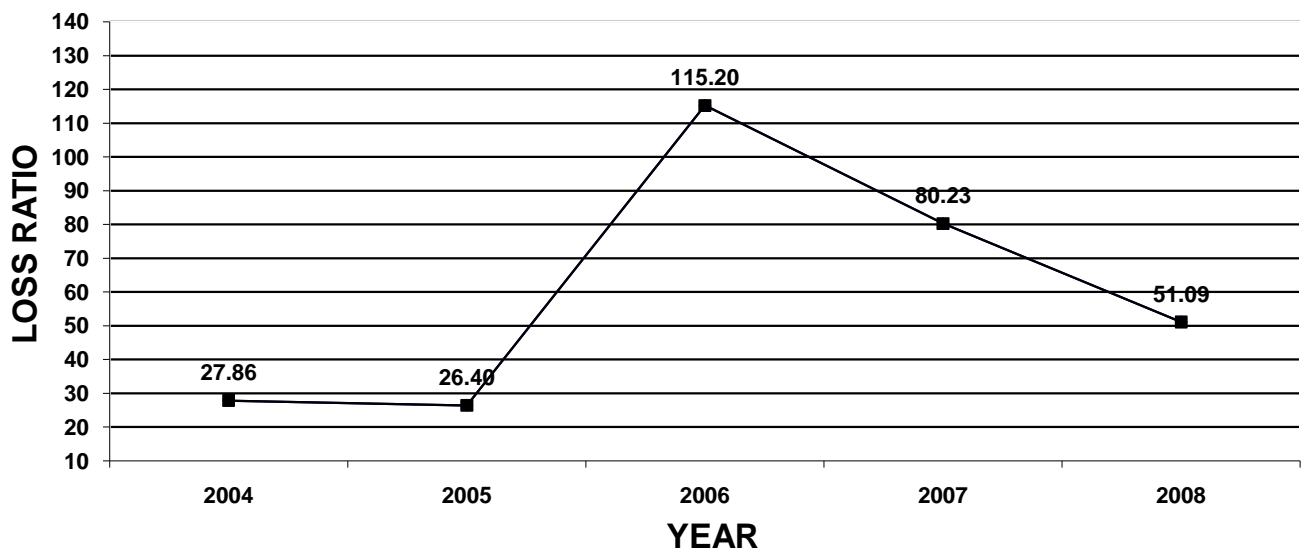
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	HARTFORD CASUALTY INSURANCE CO	0.00%	\$1,271	\$1,864	\$0	\$1	0.05%
62	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$1,218	\$1,219	\$0	\$212	17.39%
63	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$751	\$723	\$0	\$8,622	1192.53%
64	GARRISON PROPERTY AND CASUALTY INS CO	0.00%	\$705	\$705	\$0	\$1	0.14%
65	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$616	\$633	\$0	\$0	0.00%
66	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$566	\$165	\$0	\$9	5.45%
67	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$21	N/A
68	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$414	\$38	N/A
69	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$31	N/A
70	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$2	N/A
71	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$210	N/A
72	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,011	N/A
73	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$4	N/A
74	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$411	N/A
75	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$586	N/A
76	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$361	N/A
77	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17	N/A
78	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
79	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$37	N/A
80	HARBOR POINT REINSURANCE US INC	0.00%	\$0	\$0	\$0	-\$436	N/A
81	LM PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$13,502	N/A
82	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$247	N/A
83	MTSUI SUMITOMO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$13	N/A
84	MTSUI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$0	\$0	-\$1	N/A
85	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$19,463	\$11,489	N/A
86	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
87	SENTRY SELECT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
88	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
89	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
90	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,019	N/A
91	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$377	N/A
92	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$60	N/A
93	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A
94	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,259	N/A
95	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	\$80	N/A
96	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$8,453	\$115,465	N/A
97	ARCH INSURANCE COMPANY	0.00%	-\$25	-\$4	\$0	-\$31	775.00%
TOTAL		100.00%	\$37,715,153	\$37,528,549	\$23,843,516	\$19,171,992	51.09%

## MISSOURI OCEAN MARINE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	13.45%	\$30,001,950	\$30,527,668	\$15,751,515	\$15,571,447	51.01%
2	STATE FARM FIRE AND CASUALTY COMPANY	8.71%	\$19,431,085	\$19,254,062	\$7,148,210	\$7,109,466	36.92%
3	FACTORY MUTUAL INSURANCE COMPANY	7.52%	\$16,767,535	\$18,259,569	\$2,986,436	\$7,094,356	38.85%
4	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	5.31%	\$11,844,532	\$12,548,351	\$3,859,153	\$6,581,163	52.45%
5	LIBERTY MUTUAL INSURANCE COMPANY	4.27%	\$9,517,602	\$9,605,794	\$6,183,589	\$6,344,267	66.05%
6	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	4.12%	\$9,197,128	\$9,370,043	\$4,741,239	\$5,013,486	53.51%
7	HARTFORD FIRE INSURANCE COMPANY	3.38%	\$7,535,818	\$7,805,334	\$3,100,304	\$3,228,375	41.36%
8	ASSURANCE COMPANY OF AMERICA	2.40%	\$5,353,796	\$6,722,128	\$5,712,926	\$5,273,482	78.45%
9	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG PA	2.36%	\$5,268,156	\$5,385,972	\$792,985	-\$62,884	-1.17%
10	OLD REPUBLIC INSURANCE COMPANY	2.16%	\$4,815,732	\$4,816,066	\$2,856,766	\$2,705,219	56.17%
11	ZURICH AMERICAN INSURANCE COMPANY	1.72%	\$3,835,242	\$4,410,685	\$9,158,139	\$9,124,922	206.88%
12	AFFILIATED FM INSURANCE COMPANY	1.56%	\$3,477,243	\$3,228,010	\$29,877	-\$140,041	-4.34%
13	AMERICAN MODERN HOME INSURANCE CO	1.35%	\$3,005,860	\$3,070,016	\$1,029,900	\$1,094,176	35.64%
14	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	1.31%	\$2,914,401	\$2,834,343	\$1,146,400	\$1,156,227	40.79%
15	SENTRY SELECT INSURANCE COMPANY	1.23%	\$2,739,811	\$2,473,663	\$1,484,393	\$1,728,088	69.86%
16	FIREMANS FUND INSURANCE COMPANY	1.18%	\$2,621,553	\$2,717,135	\$764,523	\$901,922	33.19%
17	ACE FIRE UNDERWRITERS INSURANCE COMPANY	1.15%	\$2,568,486	\$3,471,976	\$1,016,095	\$11,851,102	341.34%
18	NATIONWIDE MUTUAL INSURANCE COMPANY	1.05%	\$2,340,115	\$2,500,426	\$1,192,475	\$859,152	34.36%
19	UNITED FIRE AND CASUALTY COMPANY	1.00%	\$2,229,584	\$2,233,604	\$1,137,255	\$1,184,136	53.01%
20	GREAT WEST CASUALTY COMPANY	0.95%	\$2,124,655	\$2,151,567	\$1,407,035	\$1,316,519	61.19%
21	SHELTER MUTUAL INSURANCE COMPANY	0.93%	\$2,080,086	\$2,039,782	\$734,059	\$720,292	35.31%
22	SAFECO INSURANCE COMPANY OF AMERICA	0.91%	\$2,038,716	\$2,215,765	\$1,065,275	\$1,196,764	54.01%
23	GREAT NORTHERN INSURANCE COMPANY	0.86%	\$1,916,899	\$1,902,651	\$499,352	\$536,600	28.20%
24	CINCINNATI INSURANCE COMPANY THE	0.84%	\$1,880,191	\$2,200,558	\$581,666	\$3,080,382	139.98%
25	FEDERAL INSURANCE COMPANY	0.77%	\$1,722,468	\$1,759,867	\$608,535	\$544,247	30.93%
26	PHOENIX INSURANCE COMPANY THE	0.75%	\$1,683,809	\$1,409,222	\$380,721	\$430,902	30.58%
27	JEFFERSON INSURANCE COMPANY	0.70%	\$1,565,823	\$1,324,565	\$209,722	\$381,122	28.77%
28	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.69%	\$1,546,200	\$1,574,742	\$733,661	\$899,804	57.14%
29	OWNERS INSURANCE COMPANY	0.68%	\$1,525,137	\$1,553,279	\$917,237	\$521,533	33.58%
30	JEWELERS MUTUAL INSURANCE COMPANY	0.65%	\$1,451,567	\$1,413,404	\$384,021	\$377,746	26.73%
31	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.56%	\$1,245,745	\$1,363,669	\$946,461	\$884,023	64.83%
32	NORTHLAND INSURANCE COMPANY	0.54%	\$1,203,686	\$1,276,954	\$713,979	\$784,996	61.47%
33	AMEX ASSURANCE COMPANY	0.51%	\$1,129,359	\$1,129,548	\$313,724	\$292,363	25.88%
34	EMPLOYERS MUTUAL CASUALTY COMPANY	0.48%	\$1,073,380	\$989,405	\$234,414	\$257,522	26.03%
35	COURTESY INSURANCE COMPANY	0.48%	\$1,060,424	\$533,442	\$266,746	\$339,694	63.68%
36	BITUMINOUS CASUALTY CORPORATION	0.45%	\$1,011,057	\$1,074,065	\$671,020	\$779,990	72.62%
37	TRAVELERS INDEMNITY COMPANY	0.44%	\$987,195	\$1,071,780	\$20,077	-\$127,148	-11.86%
38	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.43%	\$950,223	\$950,103	\$109,800	\$123,421	12.99%
39	AMCO INSURANCE COMPANY	0.41%	\$913,501	\$915,693	\$397,646	\$392,342	42.85%
40	AUTO OWNERS INSURANCE COMPANY	0.40%	\$899,551	\$904,716	\$280,607	\$244,147	26.99%
41	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.40%	\$885,612	\$896,710	\$262,619	\$278,768	31.09%
42	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.39%	\$863,982	\$873,112	\$534,427	\$523,431	59.95%
43	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.39%	\$859,489	\$794,556	\$416,456	\$427,271	53.77%
44	HANOVER INSURANCE COMPANY THE	0.38%	\$851,774	\$923,960	\$451,587	\$597,531	64.67%
45	GRINNELL MUTUAL REINSURANCE COMPANY	0.38%	\$841,965	\$882,331	\$249,972	\$255,130	28.92%
46	BCS INSURANCE COMPANY	0.37%	\$836,279	\$836,279	\$763,112	\$668,937	79.99%
47	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	0.37%	\$825,264	\$772,021	\$413,884	\$413,019	53.50%
48	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.37%	\$821,511	\$745,754	\$466,348	\$486,002	65.17%
49	STATE NATIONAL INSURANCE COMPANY INC	0.36%	\$813,467	\$617,664	\$154,602	\$189,021	30.60%
50	FEDERATED MUTUAL INSURANCE COMPANY	0.36%	\$809,537	\$847,701	\$243,459	\$299,566	35.34%
51	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.36%	\$809,062	\$784,371	\$311,926	\$298,408	38.04%
52	ACUITY A MUTUAL INSURANCE COMPANY	0.35%	\$772,996	\$773,125	\$247,890	\$235,016	30.40%
53	ACE AMERICAN INSURANCE COMPANY	0.34%	\$755,110	\$414,835	\$46,980	\$1,698,764	409.50%
54	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.33%	\$736,882	\$689,647	\$544,010	\$558,766	81.02%
55	AMERICAN STATES INSURANCE COMPANY	0.33%	\$726,072	\$779,800	\$269,645	\$253,003	32.44%
56	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.32%	\$724,050	\$719,410	\$292,026	\$516,145	71.75%
57	ALLSTATE INSURANCE COMPANY	0.32%	\$717,330	\$785,064	\$225,912	\$189,537	24.14%
58	MID CENTURY INSURANCE COMPANY	0.32%	\$714,826	\$756,592	\$198,435	\$180,427	23.85%
59	STAR INSURANCE COMPANY	0.32%	\$713,076	\$712,046	\$350,682	\$327,020	45.93%
60	ARCH INSURANCE COMPANY	0.31%	\$684,352	\$736,569	\$441,285	\$479,932	65.16%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	PRAETORIAN INSURANCE COMPANY	0.30%	\$673,992	\$740,774	-\$14,703	-\$140,476	-18.96%
62	FIRST MARINE INSURANCE COMPANY	0.30%	\$664,510	\$746,979	\$263,557	\$536,555	71.83%
63	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.29%	\$648,619	\$681,590	\$621,547	\$1,208,246	177.27%
64	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.28%	\$634,966	\$870,276	\$177,582	\$202,724	23.29%
65	NORTH RIVER INSURANCE COMPANY THE	0.28%	\$616,893	\$821,437	\$13,862	\$407,327	49.59%
66	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.27%	\$594,349	\$569,697	\$196,462	\$206,766	36.29%
67	FOREMOST INSURANCE COMPANY	0.27%	\$594,048	\$576,383	\$69,148	\$72,214	12.53%
68	RLI INSURANCE COMPANY	0.26%	\$582,502	\$501,712	\$180,680	-\$34,212	-6.82%
69	AXA ART INSURANCE CORPORATION	0.24%	\$544,112	\$522,010	\$149,658	\$65,399	12.53%
70	PROGRESSIVE MAX INSURANCE COMPANY	0.24%	\$541,101	\$521,983	\$139,236	\$128,202	24.56%
71	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.23%	\$517,847	\$565,687	\$257,125	\$128,268	22.67%
72	UNIVERSAL UNDERWRITERS INS CO	0.23%	\$516,874	\$524,734	\$71,375	-\$11,578	-2.21%
73	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.23%	\$503,559	\$657,538	\$7,615,405	-\$1,936,800	-294.55%
74	RSUI INDEMNITY COMPANY	0.22%	\$492,451	\$557,388	\$0	-\$10,186	-1.83%
75	EMPIRE FIRE AND MARINE INSURANCE CO	0.22%	\$490,638	\$544,322	\$317,978	\$288,886	53.07%
76	CUMIS INSURANCE SOCIETY INC	0.21%	\$477,035	\$464,218	\$225,985	\$207,909	44.79%
77	VIGILANT INSURANCE COMPANY	0.20%	\$457,144	\$497,052	\$48,873	\$40,554	8.16%
78	ADDISON INSURANCE COMPANY	0.20%	\$453,265	\$455,155	\$198,259	\$226,259	49.71%
79	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.19%	\$430,329	\$430,029	\$251,768	\$261,788	60.88%
80	ONEBEACON AMERICA INSURANCE COMPANY	0.19%	\$428,758	\$369,988	\$658,377	\$800,063	216.24%
81	GENERAL CASUALTY COMPANY OF WISCONSIN	0.18%	\$404,688	\$457,892	\$65,588	\$133,158	29.08%
82	CAMERON MUTUAL INSURANCE COMPANY	0.18%	\$397,451	\$390,257	\$123,624	\$113,145	28.99%
83	AMERICAN RELIABLE INSURANCE COMPANY	0.18%	\$395,740	\$353,207	\$36,582	\$34,215	9.69%
84	STANDARD FIRE INSURANCE COMPANY	0.18%	\$395,677	\$444,380	\$199,574	\$232,338	52.28%
85	PACIFIC INDEMNITY COMPANY	0.18%	\$392,494	\$425,575	\$131,792	\$128,949	30.30%
86	CANAL INSURANCE COMPANY	0.18%	\$391,734	\$538,443	\$254,478	-\$864	-0.16%
87	CHUBB NATIONAL INSURANCE COMPANY	0.18%	\$390,368	\$297,677	\$28,368	\$40,021	13.44%
88	CONTINENTAL WESTERN INSURANCE COMPANY	0.17%	\$386,337	\$416,530	\$372,602	\$428,148	102.79%
89	UNITED STATES FIRE INSURANCE COMPANY	0.17%	\$378,577	\$386,328	\$133,277	\$250,032	64.72%
90	CONTINENTAL INSURANCE COMPANY THE	0.17%	\$370,906	\$479,868	\$118,525	-\$26,012	-5.42%
91	REGENT INSURANCE COMPANY	0.16%	\$367,248	\$398,270	\$76,050	\$20,873	5.24%
92	PEERLESS INSURANCE COMPANY	0.16%	\$360,303	\$263,776	\$41,404	\$61,484	23.31%
93	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.16%	\$353,044	\$31,739	\$0	-\$126,507	-398.59%
94	FIRE INSURANCE EXCHANGE	0.16%	\$347,161	\$373,427	\$37,787	\$39,678	10.63%
95	MARKEL INSURANCE COMPANY	0.16%	\$346,543	\$639,839	\$78,219	\$169,134	26.43%
96	OHIO CASUALTY INSURANCE COMPANY	0.15%	\$344,843	\$390,569	\$246,921	\$288,294	73.81%
97	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.14%	\$322,128	\$343,797	\$152,917	\$156,243	45.45%
98	DIAMOND STATE INSURANCE COMPANY	0.14%	\$319,538	\$340,003	\$133,298	\$200,168	58.87%
99	USAA CASUALTY INSURANCE COMPANY	0.14%	\$314,829	\$346,717	\$151,880	\$140,283	40.46%
100	REPUBLIC WESTERN INSURANCE COMPANY	0.14%	\$314,260	\$314,386	\$79,761	\$338,257	107.59%
101	HARLEYSVILLE MUTUAL INSURANCE CO	0.14%	\$311,694	\$213,850	\$82,739	\$344,598	161.14%
102	ALLSTATE INDEMNITY COMPANY	0.14%	\$309,873	\$338,837	\$119,683	\$113,724	33.56%
103	SENECA INSURANCE COMPANY INC	0.14%	\$308,696	\$372,529	\$0	-\$11,287	-3.03%
104	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.13%	\$285,849	\$304,123	\$62,066	-\$9,753	-3.21%
105	INTREPID INSURANCE COMPANY	0.13%	\$282,931	\$164,591	\$17,350	\$16,331	9.92%
106	NATIONAL SURETY CORPORATION	0.12%	\$271,303	\$131,816	\$7,228	-\$24,719	-18.75%
107	TRAVELERS HOME AND MARINE INSURANCE CO THE	0.12%	\$270,497	\$192,645	\$71,449	\$86,063	44.67%
108	NATIONAL INTERSTATE INSURANCE COMPANY	0.12%	\$258,042	\$218,181	\$16,787	\$172,237	78.94%
109	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	0.12%	\$257,898	\$166,370	\$70,590	\$72,321	43.47%
110	CAROLINA CASUALTY INSURANCE COMPANY	0.11%	\$253,441	\$319,743	\$182,370	\$314,932	98.50%
111	XL SPECIALTY INSURANCE COMPANY	0.11%	\$253,210	\$294,055	\$83,620	\$87,074	29.61%
112	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	0.11%	\$253,207	\$170,334	\$85,619	\$93,164	54.69%
113	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.11%	\$246,805	\$246,715	\$24,531	\$93,397	37.86%
114	FEDERATED SERVICE INSURANCE COMPANY	0.11%	\$241,106	\$280,962	\$83,642	\$75,226	26.77%
115	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.11%	\$240,560	\$223,836	\$26,427	\$26,427	11.81%
116	ARGONAUT INSURANCE COMPANY	0.11%	\$238,205	\$205,024	\$40,997	\$43,050	21.00%
117	AMERICAN INSURANCE COMPANY THE	0.10%	\$229,858	\$218,597	\$4,182,327	\$4,173,139	1909.06%
118	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.09%	\$206,780	\$121,006	\$4,469	\$10,089	8.34%
119	AMERISURE MUTUAL INSURANCE COMPANY	0.09%	\$204,850	\$199,144	\$14,380	\$15,908	7.99%



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	ECONOMY PREMIER ASSURANCE COMPANY	0.09%	\$195,361	\$206,084	\$21,583	\$6,795	3.30%
121	GRANITE STATE INSURANCE COMPANY	0.09%	\$195,089	\$156,308	\$21,129	-\$29,728	-19.02%
122	FARMERS INSURANCE EXCHANGE	0.09%	\$193,000	\$123,828	\$0	\$1,699	1.37%
123	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.09%	\$191,137	\$195,952	\$80,557	\$89,527	45.69%
124	BITUMINOUS FIRE AND MARINE INS CO	0.08%	\$185,786	\$155,250	\$20,547	\$93,447	60.19%
125	COMMERCE AND INDUSTRY INSURANCE CO	0.08%	\$183,406	\$176,691	\$285,000	\$274,047	155.10%
126	HAWKEYE SECURITY INSURANCE COMPANY	0.08%	\$180,784	\$197,937	\$118,031	\$127,665	64.50%
127	BALBOA INSURANCE COMPANY	0.08%	\$172,253	\$181,262	\$104,521	\$136,335	75.21%
128	MIDWESTERN INDEMNITY COMPANY THE	0.08%	\$171,602	\$168,881	\$44,398	\$44,622	26.42%
129	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.07%	\$165,690	\$169,097	\$57,058	\$69,962	41.37%
130	COLUMBIA MUTUAL INSURANCE COMPANY	0.07%	\$164,175	\$172,393	\$8,080	\$7,215	4.19%
131	COMPUTER INSURANCE COMPANY	0.07%	\$159,335	\$159,756	\$0	-\$2,099	-1.31%
132	NEW HAMPSHIRE INSURANCE COMPANY	0.07%	\$156,198	\$184,315	\$128,340	\$142,170	77.13%
133	NATIONAL SPECIALTY INSURANCE COMPANY	0.07%	\$148,965	\$164,710	\$66,869	\$66,869	40.60%
134	HARTFORD CASUALTY INSURANCE CO	0.06%	\$144,458	\$151,195	\$77,162	\$77,881	51.51%
135	HISCOX INSURANCE COMPANY INC	0.06%	\$139,232	\$144,261	\$74,600	\$116,695	80.89%
136	GREAT AMERICAN INSURANCE COMPANY	0.06%	\$138,846	\$115,454	\$8,064	-\$553,233	-479.18%
137	OCCIDENTAL FIRE & CASUALTY CO OF NORTH CAROLINA	0.06%	\$133,999	\$140,778	\$65,967	\$60,263	42.81%
138	VANLINER INSURANCE COMPANY	0.06%	\$131,477	\$135,087	\$3,845	-\$257,900	-190.91%
139	NATIONAL INDEMNITY COMPANY	0.06%	\$129,613	\$136,004	\$60,826	\$101,623	74.72%
140	ALLIANCE INSURANCE COMPANY INC	0.06%	\$128,334	\$118,567	\$20,989	\$7,397	6.24%
141	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$126,204	\$127,278	\$17,869	\$24,160	18.98%
142	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.05%	\$118,845	\$154,054	\$16,301	-\$3,976	-2.58%
143	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$118,742	\$113,988	\$36,744	\$29,978	26.30%
144	STARNET INSURANCE COMPANY	0.05%	\$118,453	\$98,810	\$23,610	-\$23,644	-23.93%
145	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.05%	\$115,472	\$116,049	\$18,573	\$18,573	16.00%
146	CATERPILLAR INSURANCE COMPANY	0.05%	\$113,509	\$274,316	\$91,562	\$99,724	36.35%
147	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.05%	\$111,526	\$132,528	\$46,098	\$30,455	22.98%
148	OAK RIVER INSURANCE COMPANY	0.05%	\$109,378	\$102,279	\$11,277	\$9,102	8.90%
149	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.05%	\$101,653	\$108,134	\$25,697	\$25,493	23.58%
150	ELECTRIC INSURANCE COMPANY	0.05%	\$101,140	\$74,641	\$4,690	\$4,690	6.28%
151	CHARTER OAK FIRE INSURANCE CO THE	0.04%	\$97,508	\$86,992	\$0	\$3,344	3.84%
152	WESCO INSURANCE COMPANY	0.04%	\$95,430	\$95,440	\$9,841	\$6,811	7.14%
153	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$92,948	\$93,202	\$24,826	\$31,446	33.74%
154	ARMED FORCES INSURANCE EXCHANGE	0.04%	\$90,694	\$93,082	\$35,922	\$29,918	32.14%
155	T H E INSURANCE COMPANY	0.04%	\$89,399	\$84,451	\$12,312	\$9,584	11.35%
156	AMERICAN ROAD INSURANCE COMPANY	0.04%	\$88,352	\$88,352	\$86,784	\$105,278	119.16%
157	LANCER INSURANCE COMPANY	0.04%	\$85,719	\$83,135	\$82,960	\$97,123	116.83%
158	SAGAMORE INSURANCE COMPANY	0.04%	\$84,793	\$105,084	\$10,624	\$1,234	1.17%
159	ENCOMPASS INDEMNITY COMPANY	0.04%	\$82,205	\$112,460	\$61,011	\$57,670	51.28%
160	SECURA INSURANCE A MUTUAL COMPANY	0.04%	\$82,178	\$80,667	\$0	\$161	0.20%
161	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.04%	\$81,126	\$73,656	\$9,436	\$5,040	6.84%
162	SENTINEL INSURANCE COMPANY LTD	0.04%	\$80,982	\$81,692	\$38,050	\$38,050	46.58%
163	AMERICAN HOME ASSURANCE COMPANY	0.03%	\$77,928	\$75,974	\$8,155	-\$149,094	-196.24%
164	CNL/INSURANCE AMERICA INC	0.03%	\$75,417	\$78,229	\$18,576	\$22,645	28.95%
165	NATIONAL LLOYDS INSURANCE COMPANY	0.03%	\$72,839	\$72,839	\$103,019	\$103,019	141.43%
166	ST PAUL MERCURY INSURANCE COMPANY	0.03%	\$69,982	\$45,990	\$0	-\$8,328	-18.11%
167	MID-CONTINENT CASUALTY COMPANY	0.03%	\$69,062	\$88,353	\$0	-\$696	-0.79%
168	NAVIGATORS INSURANCE COMPANY	0.03%	\$69,040	\$45,874	\$0	\$4,528	9.87%
169	LITITZ MUTUAL INSURANCE COMPANY	0.03%	\$69,025	\$73,629	\$26,990	\$26,883	36.51%
170	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.03%	\$68,412	\$66,356	\$4,033	\$3,461	5.22%
171	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.03%	\$67,353	\$67,091	\$232,349	\$225,295	335.81%
172	GREAT AMERICAN ASSURANCE COMPANY	0.03%	\$66,388	\$1,469,817	\$821,234	\$845,236	57.51%
173	GREENWICH INSURANCE COMPANY	0.03%	\$65,067	\$65,784	\$0	-\$24,091	-36.62%
174	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.03%	\$63,819	\$65,433	\$0	\$7,465	11.41%
175	MAXUM CASUALTY INSURANCE COMPANY	0.03%	\$60,047	\$56,994	\$0	\$3,670	6.44%
176	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.03%	\$58,517	\$60,183	\$42,396	-\$217,565	-361.51%
177	PROCENTURY INSURANCE COMPANY	0.03%	\$57,738	\$45,224	\$86,892	\$100,068	221.27%
178	LYNDON PROPERTY INSURANCE COMPANY	0.03%	\$57,511	\$206,313	\$431,000	-\$127,599	-61.85%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$56,454	\$85,462	\$21,088	\$6,451	7.55%
180	INSURANCE COMPANY OF THE WEST	0.02%	\$55,247	\$39,531	\$0	\$0	0.00%
181	ST PAUL PROTECTIVE INSURANCE COMPANY	0.02%	\$53,786	\$56,197	\$2,580	\$5,367	9.55%
182	MILLERS CLASSIFIED INSURANCE COMPANY	0.02%	\$52,700	\$54,272	\$14,885	\$14,731	27.14%
183	PENN MILLERS INSURANCE COMPANY	0.02%	\$52,255	\$42,945	\$6,365	\$6,365	14.82%
184	CATLIN INSURANCE COMPANY INC	0.02%	\$52,195	\$13,512	\$50,000	\$51,330	379.88%
185	SOUTHERN INSURANCE COMPANY	0.02%	\$50,829	\$50,924	\$15,340	\$12,979	25.49%
186	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.02%	\$47,970	\$50,688	\$13,026	\$13,026	25.70%
187	NORTH POINTE INSURANCE COMPANY	0.02%	\$45,946	\$39,962	\$26,648	\$28,920	72.37%
188	LINCOLN GENERAL INSURANCE COMPANY	0.02%	\$43,730	\$63,784	\$13,860	-\$148,568	-232.92%
189	MILLERS FIRST INSURANCE COMANY	0.02%	\$43,054	\$43,727	\$9,002	\$8,971	20.52%
190	NETHERLANDS INSURANCE COMPANY THE	0.02%	\$42,344	\$36,699	\$0	\$1,894	5.16%
191	TRUCK INSURANCE EXCHANGE	0.02%	\$41,176	\$25,246	\$2,996	\$4,648	18.41%
192	ACCEPTANCE CASUALTY INSURANCE CO	0.02%	\$40,408	\$33,567	\$0	-\$6,134	-18.27%
193	UNITED FINANCIAL CASUALTY COMPANY	0.02%	\$40,119	\$50,905	\$22,604	-\$128,561	-252.55%
194	SUA INSURANCE COMPANY	0.02%	\$38,849	\$33,683	-\$1,000	-\$7,978	-23.69%
195	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.02%	\$38,542	\$48,389	\$17,201	\$14,630	30.23%
196	GATEWAY INSURANCE COMPANY	0.02%	\$36,604	\$16,069	\$0	\$0	0.00%
197	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$35,925	\$38,040	\$13,605	\$13,605	35.76%
198	STRATFORD INSURANCE COMPANY	0.02%	\$35,622	\$38,763	\$200	-\$2,798	-7.22%
199	AXIS REINSURANCE COMPANY	0.02%	\$34,732	\$158,186	\$72,035	\$111,796	70.67%
200	MARYLAND CASUALTY COMPANY	0.02%	\$34,255	\$35,756	\$0	-\$974	-2.72%
201	AIG CASUALTY COMPANY	0.01%	\$32,322	\$10,106	\$0	\$49	0.48%
202	COOPERATIVE MUTUAL INSURANCE COMPANY	0.01%	\$31,512	\$30,514	\$24,500	\$24,805	81.29%
203	AUTOMOBILE INS CO OF HARTFORD CT	0.01%	\$31,297	\$35,890	\$19,337	\$16,553	46.12%
204	UNITRIN PREFERRED INSURANCE COMPANY	0.01%	\$31,103	\$18,015	\$8,138	\$8,479	47.07%
205	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$29,582	\$67,844	\$39,511	\$42,015	61.93%
206	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$29,333	\$7,423	\$0	\$347	4.67%
207	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.01%	\$28,845	\$28,495	\$741	\$1,138	3.99%
208	AMERISURE INSURANCE COMPANY	0.01%	\$28,160	\$56,432	\$0	\$730	1.29%
209	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$27,976	\$27,976	\$0	\$33	0.12%
210	WEST AMERICAN INSURANCE COMPANY	0.01%	\$27,760	\$31,067	\$9,603	\$16,071	51.73%
211	FIDELITY NATIONAL INSURANCE COMPANY	0.01%	\$26,625	\$30,990	\$0	\$13,700	44.21%
212	TEACHERS INSURANCE COMPANY	0.01%	\$26,554	\$25,453	\$13,377	\$15,426	60.61%
213	NORTHERN ASSURANCE COMPANY OF AMERICA	0.01%	\$26,006	\$26,429	\$17,091	\$18,475	69.90%
214	UNITED STATES FIDELITY & GUARANTY COMPANY	0.01%	\$25,804	\$25,929	-\$128,134	-\$428,413	-1652.25%
215	QBE INSURANCE CORPORATION	0.01%	\$24,849	\$24,807	\$0	\$1,334	5.38%
216	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.01%	\$23,514	\$19,760	\$0	-\$292	-1.48%
217	ESSENTIA INSURANCE COMPANY	0.01%	\$22,969	\$11,320	\$0	\$985	8.70%
218	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.01%	\$21,662	\$28,086	\$0	\$792	2.82%
219	TWIN CITY FIRE INSURANCE COMPANY	0.01%	\$19,678	\$19,540	\$19,394	\$12,370,649	63309.36%
220	ONEBEACON INSURANCE COMPANY	0.01%	\$19,505	\$12,953	\$5,113	\$5,737	44.29%
221	HARTFORD STEAM BOILER INSPECTION & INS	0.01%	\$18,776	\$17,001	\$0	-\$1,456	-8.56%
222	REDLAND INSURANCE COMPANY	0.01%	\$18,667	\$23,427	-\$61,622	-\$65,537	-279.75%
223	TRUMBULL INSURANCE COMPANY	0.01%	\$18,349	\$16,862	\$0	\$0	0.00%
224	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$18,056	\$14,394	\$9,890	\$10,432	72.47%
225	CAPITOL INDEMNITY CORPORATION	0.01%	\$17,240	\$19,894	\$3,500	\$4,646	23.35%
226	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$16,622	\$17,385	\$0	-\$349	-2.01%
227	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.01%	\$16,363	\$34,327	\$35,016	-\$116,061	-338.10%
228	EMPLOYERS FIRE INSURANCE COMPANY	0.01%	\$15,856	\$13,300	\$0	-\$332	-2.50%
229	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$15,781	\$17,145	\$0	-\$5,626	-32.81%
230	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$14,911	\$11,198	\$0	\$3	0.03%
231	GREAT DIVIDE INSURANCE COMPANY	0.01%	\$14,587	\$5,716	\$0	\$3,144	55.00%
232	XL INSURANCE AMERICA INC	0.01%	\$14,289	\$394,227	\$0	\$9,361	2.37%
233	ZALE INDEMNITY COMPANY	0.01%	\$13,725	\$13,725	\$1,857	\$2,563	18.67%
234	PEERLESS INDEMNITY INSURANCE COMPANY	0.01%	\$13,678	\$11,105	\$0	\$552	4.97%
235	BEAZLEY INSURANCE COMPANY INC	0.01%	\$13,117	\$13,117	\$0	-\$568	-4.33%
236	PENNSYLVANIA MANUFACTURERS ASSOCIATION INS CO	0.01%	\$12,346	\$4,961	\$0	\$2,481	50.01%
237	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.01%	\$11,213	\$8,796	\$0	\$1,775	20.18%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

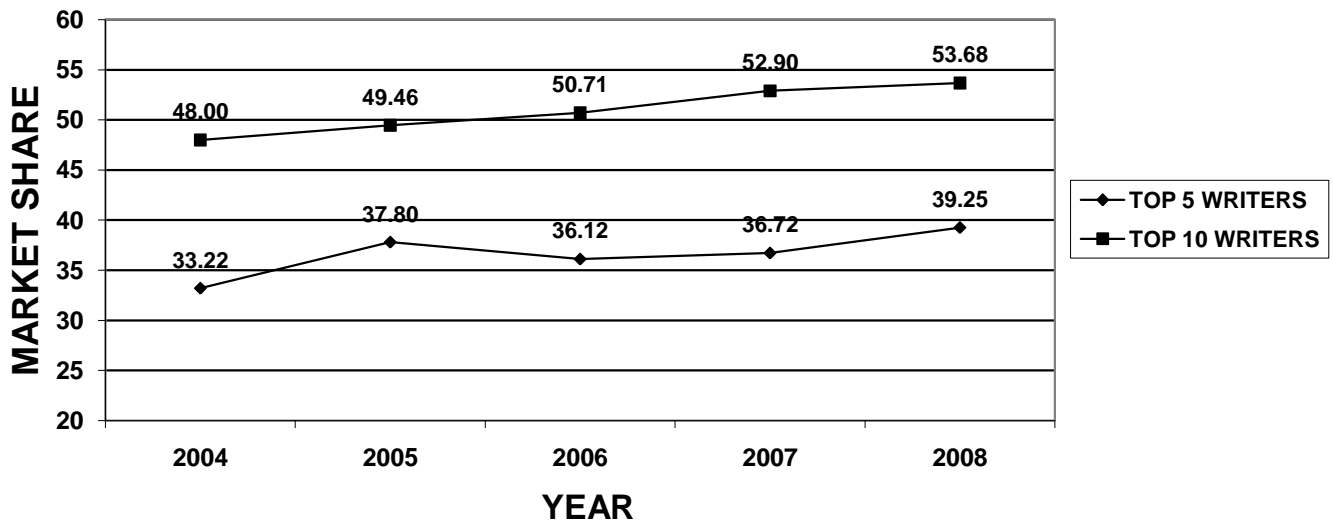
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	\$10,582	\$10,017	\$607,727	\$607,727	6066.96%
239	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$10,451	\$9,878	\$8,550	\$8,741	88.49%
240	DEPOSITORS INSURANCE COMPANY	0.00%	\$10,375	\$11,338	\$6,030	\$5,976	52.71%
241	NATIONAL CASUALTY COMPANY	0.00%	\$10,072	\$5,278	\$28,055	\$28,241	535.07%
242	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$9,297	\$9,510	\$1,900	\$2,334	24.54%
243	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00%	\$9,165	\$18,959	\$5,626	\$4,520	23.84%
244	MIDDLESEX INSURANCE COMPANY	0.00%	\$9,046	\$6,889	\$1,000	\$6,626	96.18%
245	USAA GENERAL INDEMNITY COMPANY	0.00%	\$8,889	\$5,894	\$9,306	\$10,511	178.33%
246	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$8,662	\$10,126	\$0	\$4	0.04%
247	DELOS INSURANCE COMPANY	0.00%	\$8,565	\$1,908	\$0	\$437	22.90%
248	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.00%	\$8,541	\$9,081	\$0	\$101	1.11%
249	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$8,479	\$9,679	\$13,097	-\$6,453	-66.67%
250	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$8,468	\$8,737	\$0	-\$33	-0.38%
251	RIVERPORT INSURANCE COMPANY	0.00%	\$8,456	\$9,431	\$0	\$0	0.00%
252	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$8,396	\$8,627	\$0	\$0	0.00%
253	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$8,364	\$8,562	\$0	-\$111	-1.30%
254	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$7,890	\$10,753	\$0	\$198	1.84%
255	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$7,796	\$18,702	\$0	\$12,707	67.94%
256	WESTPORT INSURANCE CORPORATION	0.00%	\$7,560	\$12,296	-\$6,200	-\$14,745	-119.92%
257	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$7,557	\$6,370	\$0	\$0	0.00%
258	WESTFIELD INSURANCE COMPANY	0.00%	\$6,807	\$8,800	\$0	-\$77	-0.88%
259	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.00%	\$6,727	\$5,166	\$1,605	\$1,576	30.51%
260	UNION INSURANCE COMPANY OF PROVIDENCE	0.00%	\$6,253	\$7,813	\$9,739	\$10,881	139.27%
261	HORACE MANN INSURANCE COMPANY	0.00%	\$6,028	\$6,456	\$8,205	\$9,743	150.91%
262	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$5,943	\$19,994	\$29,527	\$28,554	142.81%
263	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$5,887	\$7,847	\$0	\$40	0.51%
264	LIBERTY INSURANCE UNDERWRITERS INC.	0.00%	\$5,885	\$1,661	\$0	\$1,101	66.29%
265	CHRYSLER INSURANCE COMPANY	0.00%	\$5,735	\$54,978	\$29,104	\$29,569	53.78%
266	SECURIAN CASUALTY COMPANY	0.00%	\$5,027	\$1,942	\$16,715	\$45,399	2337.74%
267	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$4,785	\$28,681	-\$321,344	-\$815,107	-2841.98%
268	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$4,141	\$2,008	\$0	\$222	11.06%
269	MUTUALAID EXCHANGE	0.00%	\$4,021	\$4,100	\$0	-\$84	-2.05%
270	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.00%	\$3,873	\$5,306	\$0	-\$213	-4.01%
271	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.00%	\$3,837	\$3,290	\$0	\$32	0.97%
272	FIRST AMERICAN PROPERTY & CASUALTY INS COMPANY	0.00%	\$3,532	\$3,532	\$0	\$0	0.00%
273	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$3,489	\$3,528	\$0	-\$75	-2.13%
274	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.00%	\$3,365	\$3,171	\$263	\$285	8.99%
275	TRANSPORTATION INSURANCE COMPANY	0.00%	\$3,341	\$3,346	\$0	\$0	0.00%
276	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	\$3,262	\$32,408	\$0	-\$1,475	-4.55%
277	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.00%	\$3,172	\$3,150	\$0	-\$64	-2.03%
278	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,934	\$2,932	\$0	\$250	8.53%
279	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$2,929	\$21,112	\$200	\$4,336	20.54%
280	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$2,825	\$3,409	\$0	-\$96	-2.82%
281	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$2,800	\$1,900	\$0	\$218	11.47%
282	EMCASCO INSURANCE COMPANY	0.00%	\$2,777	\$2,840	\$1,799	\$1,792	63.10%
283	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$2,641	\$41	\$0	\$285	695.12%
284	CONSUMERS INSURANCE USA INC	0.00%	\$2,580	\$2,615	\$0	\$0	0.00%
285	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.00%	\$2,439	\$2,693	\$0	\$0	0.00%
286	YOSEMITE INSURANCE COMPANY	0.00%	\$2,284	\$19,565	\$1,602	\$725	3.71%
287	NORTHFIELD INSURANCE COMPANY	0.00%	\$2,108	\$2,836	\$0	\$592	20.87%
288	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$1,869	\$3,118	\$10,463	\$10,529	337.68%
289	CIVIC PROPERTY & CASUALTY CO	0.00%	\$1,849	\$2,311	\$0	\$0	0.00%
290	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	0.00%	\$1,643	\$1,273	\$0	\$20	1.57%
291	VERLAN FIRE INSURANCE COMPANY	0.00%	\$1,309	\$745	\$0	\$0	0.00%
292	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$1,262	\$2,165	\$0	-\$267	-12.33%
293	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$1,237	\$1,223	\$0	\$0	0.00%
294	AXIS INSURANCE COMPANY	0.00%	\$1,016	\$376	\$0	\$122	32.45%
295	UNITED SECURITY INSURANCE COMPANY	0.00%	\$1,000	\$986	\$0	-\$9	-0.91%
296	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$994	\$1,337	\$0	-\$332	-24.83%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

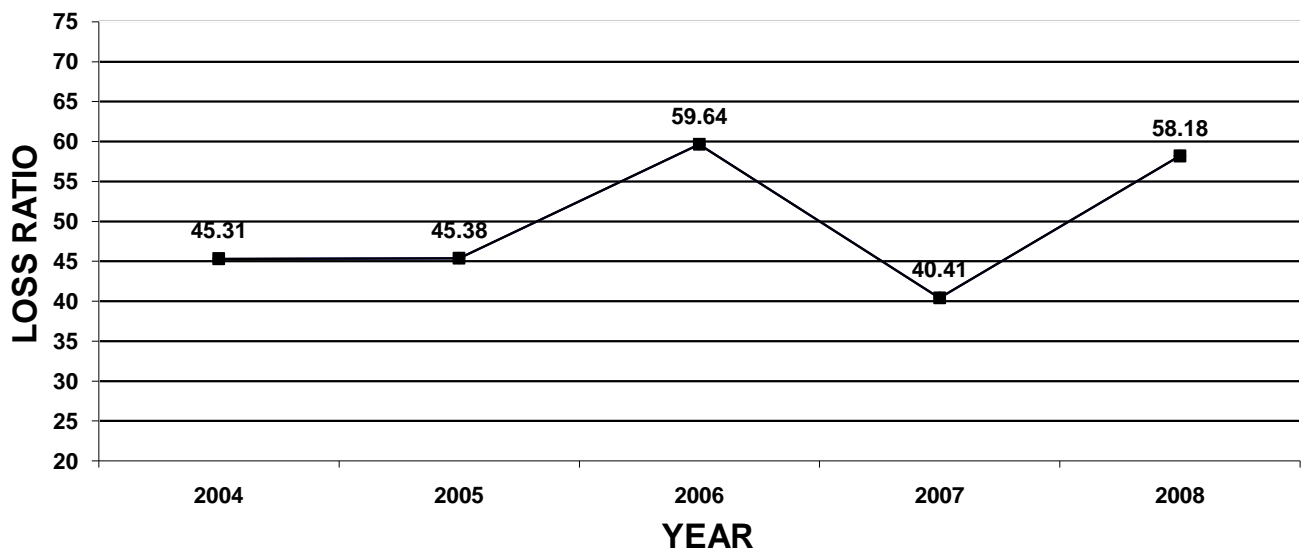
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$982	\$1,566	\$0	\$0	0.00%
298	QUANTA INDEMNITY COMPANY	0.00%	\$902	\$902	\$0	-\$6,841	-758.43%
299	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$796	\$1,951	\$0	-\$174	-8.92%
300	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$755	\$1,010	\$5,339	\$5,047	499.70%
301	OHIO INDEMNITY COMPANY	0.00%	\$748	\$340	\$0	\$0	0.00%
302	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$681	\$213	\$0	\$0	0.00%
303	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$528	\$528	\$0	\$1,772	335.61%
304	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$484	\$484	\$0	\$0	0.00%
305	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$466	\$495	\$0	\$30	6.06%
306	MFS MUTUAL INSURANCE COMPANY	0.00%	\$421	\$420	\$0	\$0	0.00%
307	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.00%	\$372	\$26,638	\$0	-\$5,039	-18.92%
308	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$282	\$116	\$0	\$3	2.59%
309	MERASTAR INSURANCE COMPANY	0.00%	\$205	\$159	\$0	\$0	0.00%
310	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$83	\$83	\$0	\$0	0.00%
311	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$75	\$75	\$0	\$0	0.00%
312	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.00%	\$24	\$29	\$0	-\$3	-10.34%
313	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
314	AMERICAN FARMERS & RANCHERS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$41,802	N/A
315	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$0	\$0	\$0	-\$151	N/A
316	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
317	AMERICAN STATES PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
318	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$12,397	N/A
319	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
320	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
321	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	\$102	N/A
322	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
323	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$50,637	N/A
324	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$50,000	\$49,284	N/A
325	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,494	N/A
326	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
327	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$33	\$4,399	\$3,781	11457.58%
328	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$573	-\$35,580	-\$36,000	-6282.72%
329	FIRST COLONIAL INSURANCE COMPANY	0.00%	\$0	\$108	\$0	-\$8	-7.41%
330	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$0	\$0	\$3	N/A
331	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$4	N/A
332	GERLING AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,783	N/A
333	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
334	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	-\$13,500	-\$13,500	N/A
335	HUDSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$63	N/A
336	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	-\$5,431	\$9,507	N/A
337	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12,635	N/A
338	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$1,304	-\$1,320	N/A
339	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
340	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$22,760	\$22,760	N/A
341	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
342	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38	N/A
343	PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
344	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$27	\$0	\$1	3.70%
345	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48,278	N/A
346	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
347	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$3	N/A
348	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$811	\$0	-\$283	-34.90%
349	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$47	N/A
350	UNIVERSAL CASUALTY COMPANY	0.00%	-\$42	-\$42	\$0	\$90,600	-215714.29%
351	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	-\$6,343	-\$6,343	\$0	\$0	0.00%
TOTAL		100.00%	\$223,065,754	\$231,018,123	\$112,048,086	\$134,417,678	58.18%

## MISSOURI INLAND MARINE (Including Auto Cargo) INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

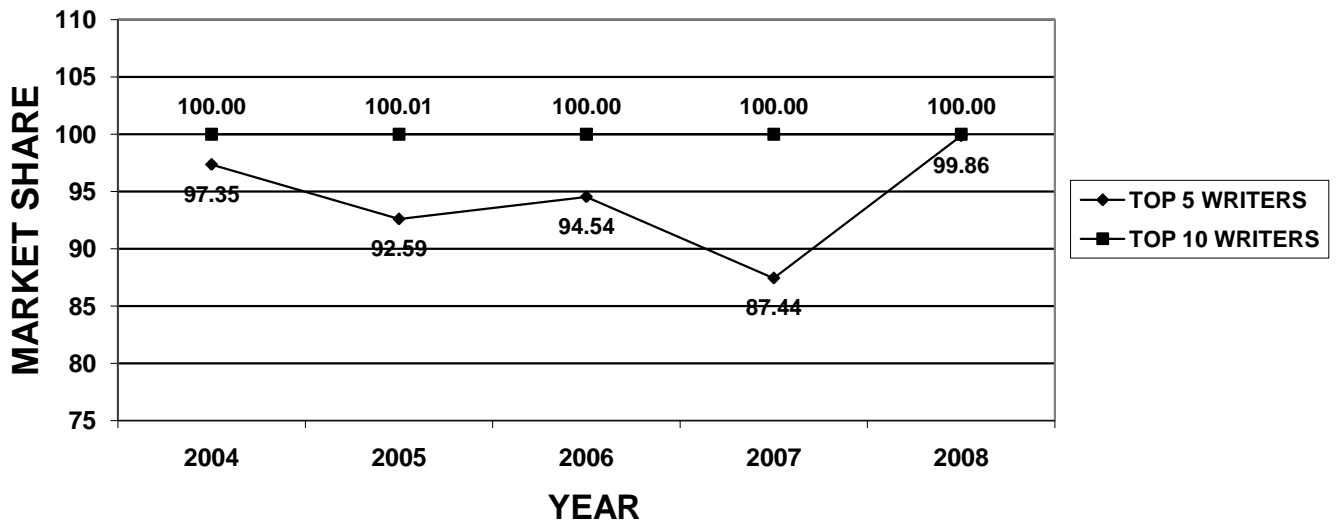


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

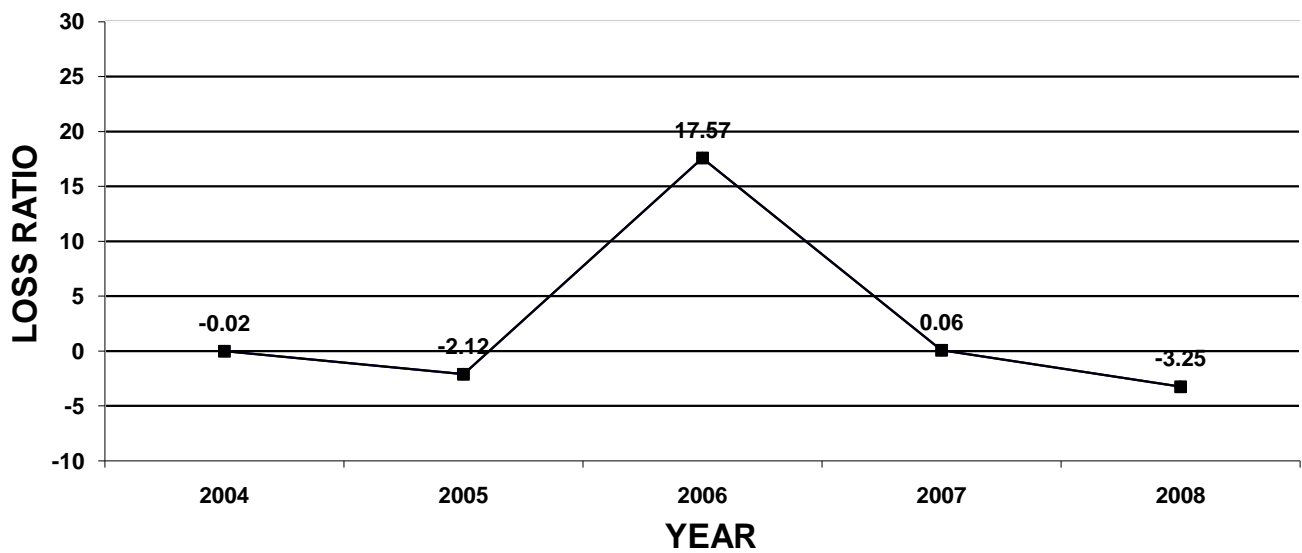
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ASSURED GUARANTY CORP	38.91%	\$2,738,083	\$194,012	\$0	\$0	0.00%
2	AMBAC ASSURANCE CORPORATION	29.55%	\$2,079,397	\$12,133,086	\$0	\$0	0.00%
3	FINANCIAL SECURITY ASSURANCE INC	24.05%	\$1,692,109	\$1,421,674	\$0	\$0	0.00%
4	MBIA INSURANCE CORPORATION	6.75%	\$475,274	\$7,076,309	\$0	\$0	0.00%
5	RADIAN ASSET ASSURANCE INC	0.60%	\$42,360	\$509,898	\$0	\$0	0.00%
6	ACA FINANCIAL GUARANTY CORPORATION	0.14%	\$10,000	\$208,430	\$0	\$0	0.00%
7	CIFG ASSURANCE NORTH AMERICA INC	0.00%	\$0	\$66,231	\$0	\$0	0.00%
8	FINANCIAL GUARANTY INSURANCE COMPANY	0.00%	\$0	\$10,199,560	\$0	\$0	0.00%
9	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$0	-\$1,032,843	-\$1,032,843	N/A
10	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
11	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$930	N/A
	TOTAL	100.00%	\$7,037,223	\$31,809,200	-\$1,032,843	-\$1,033,775	-3.25%

## MISSOURI FINANCIAL GUARANTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

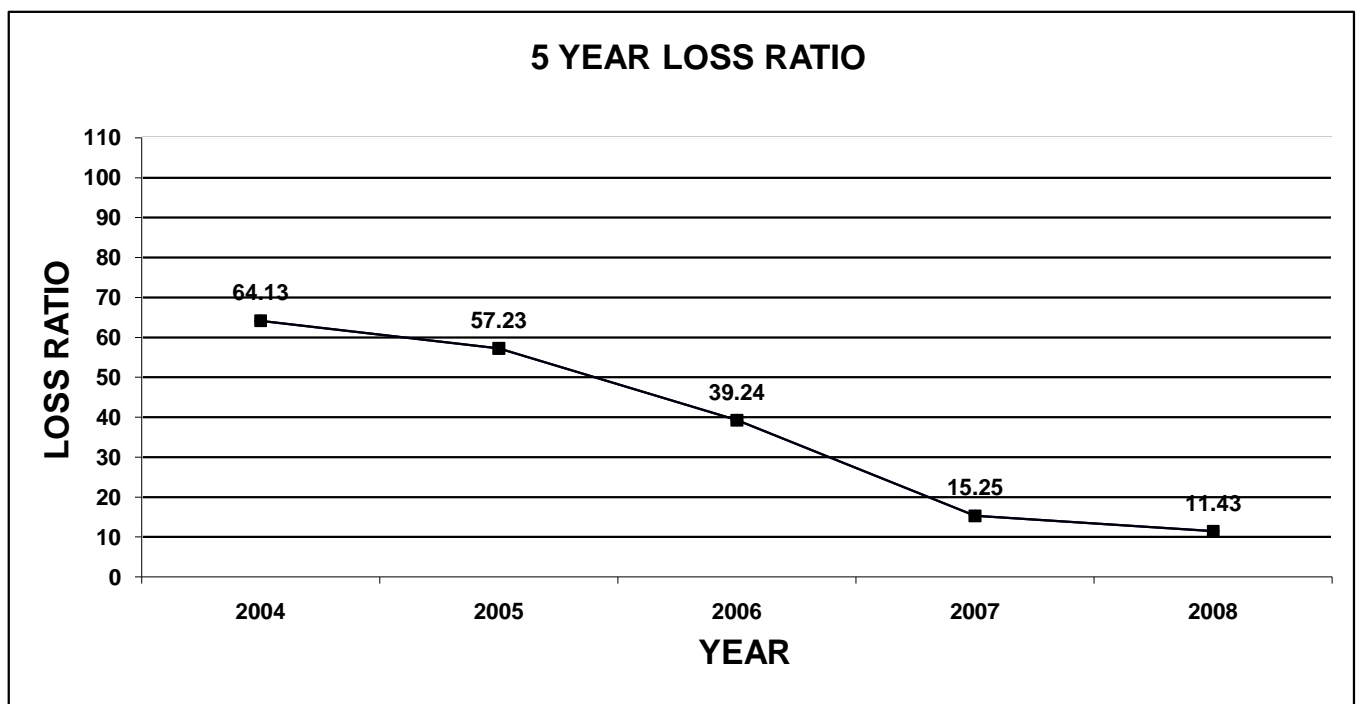
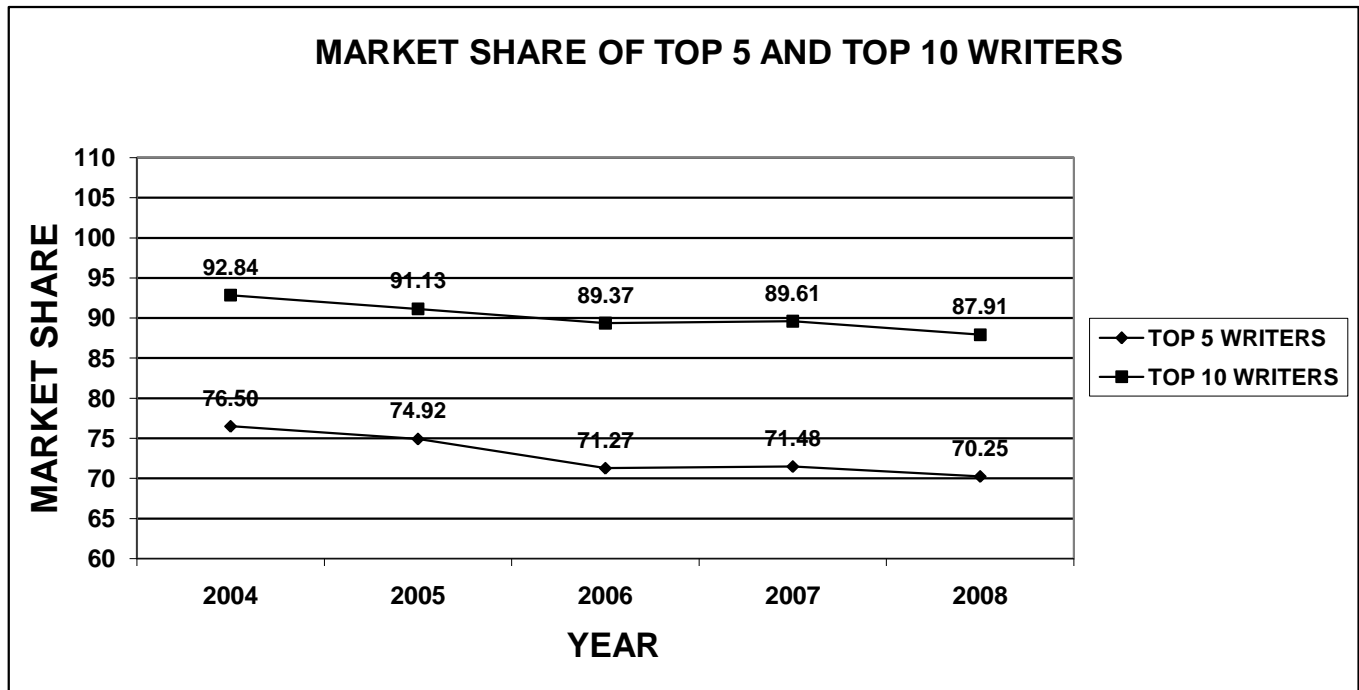


**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI PROFESSIONALS MUTUAL	34.31%	\$41,440,608	\$41,932,862	\$13,578,813	\$12,727,246	30.35%
2	MEDICAL ASSURANCE COMPANY INC THE	12.19%	\$14,728,754	\$16,226,612	\$2,296,787	-\$2,908,704	-17.93%
3	MEDICAL PROTECTIVE COMPANY	9.68%	\$11,696,188	\$12,443,857	\$3,205,241	\$1,924,741	15.47%
4	MEDICAL LIABILITY ALLIANCE	7.72%	\$9,325,266	\$8,729,753	\$1,762,500	\$6,922,222	79.29%
5	PHYSICIANS PROFESSIONAL INDEMNITY ASSOC	6.33%	\$7,650,968	\$8,507,578	\$3,131,670	\$3,720,466	43.73%
6	INTERMED INSURANCE COMPANY	4.93%	\$5,958,899	\$5,960,978	\$860,595	-\$3,469,254	-58.20%
7	MISSOURI DOCTORS MUTUAL INSURANCE CO	4.31%	\$5,209,548	\$4,904,803	\$1,795,000	\$1,316,244	26.84%
8	DOCTORS COMPANY AN INTERINS EXCHANGE	3.60%	\$4,345,242	\$4,584,740	\$3,581,949	-\$5,166,935	-112.70%
9	PREFERRED PHYSICIANS MEDICAL RRG INC	2.47%	\$2,978,734	\$3,003,457	\$751,000	-\$2,273,019	-75.68%
10	PROFESSIONAL LIABILITY INS CO OF AMERICA	2.36%	\$2,844,400	\$3,691,951	\$2,369,554	\$6,594,554	178.62%
11	GALEN INSURANCE COMPANY	2.33%	\$2,809,676	\$2,749,061	\$0	\$730,256	26.56%
12	KANSAS MEDICAL MUTUAL INSURANCE CO	1.94%	\$2,343,624	\$2,343,624	\$1,184,450	\$1,085,260	46.31%
13	PREFERRED PROFESSIONAL INSURANCE CO	1.62%	\$1,952,686	\$1,869,882	\$69,119	\$909,844	48.66%
14	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	1.42%	\$1,713,502	\$1,954,533	\$518,050	\$855,590	43.77%
15	PODIATRY INS CO OF AMERICA A MUTUAL CO	1.27%	\$1,534,135	\$1,515,819	\$2,205,000	\$1,846,479	121.81%
16	PHYSICIANS INSURANCE MUTUAL	0.96%	\$1,158,227	\$386,076	\$0	\$0	0.00%
17	MEDICUS INSURANCE COMPANY	0.83%	\$1,000,948	\$481,111	\$0	\$23,277	4.84%
18	PROFESSIONAL SOLUTIONS INSURANCE CO	0.73%	\$885,124	\$897,453	\$675,000	\$567,915	63.28%
19	DARWIN NATIONAL ASSURANCE COMPANY	0.26%	\$316,078	\$320,614	\$0	-\$44,817	-13.98%
20	ZURICH AMERICAN INSURANCE COMPANY	0.18%	\$220,288	\$54,570	\$0	-\$253,329	-464.23%
21	ONEBEACON INSURANCE COMPANY	0.15%	\$185,231	\$179,588	\$27	\$127,378	70.93%
22	CONTINENTAL CASUALTY COMPANY	0.13%	\$157,037	\$235,784	\$245,194	-\$1,906,312	-808.50%
23	KEYSTONE MUTUAL INSURANCE COMPANY	0.11%	\$132,985	\$89,512	\$0	\$0	0.00%
24	AMERICAN ALTERNATIVE INS CORPORATION	0.08%	\$100,460	\$99,330	\$0	\$527,892	531.45%
25	PACO ASSURANCE COMPANY INC	0.05%	\$54,745	\$58,018	\$54,000	\$61,722	106.38%
26	ISMIE MUTUAL INSURANCE COMPANY	0.02%	\$21,509	\$103,266	\$0	-\$1,431,499	-1386.22%
27	CINCINNATI INSURANCE COMPANY THE	0.01%	\$12,798	\$10,586	\$0	\$0	0.00%
28	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$28,055	\$0	-\$994,251	-3543.94%
29	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$79	N/A
30	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$19,702	N/A
31	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$1,950,000	-\$1,168,635	N/A
32	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$7,066	N/A
33	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$142,159	N/A
34	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$30	\$0	-\$1,177	-3923.33%
35	HEALTH CARE INDEMNITY INC	0.00%	\$0	\$0	\$0	\$100,000	N/A
36	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$576	N/A
37	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$95,000	\$715,276	N/A
38	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$0	-\$59,000	N/A
39	NCMIC INSURANCE COMPANY	0.00%	\$0	\$0	\$200,000	\$63,062	N/A
40	NORTH AMERICAN SPECIALTY INSURANCE CO	0.00%	\$0	\$0	\$148,500	-\$2,366,496	N/A
41	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1	N/A
42	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$87,430	N/A
43	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$2,326,500	-\$1,722,110	N/A
44	TIG INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,978,433	-\$2,627,294	N/A
45	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$3,427	\$0	-\$308,408	-8999.36%
46	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
47	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$52,163	N/A
48	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$21	N/A
TOTAL		100.00%	\$120,777,660	\$123,366,930	\$41,025,516	\$14,102,358	11.43%



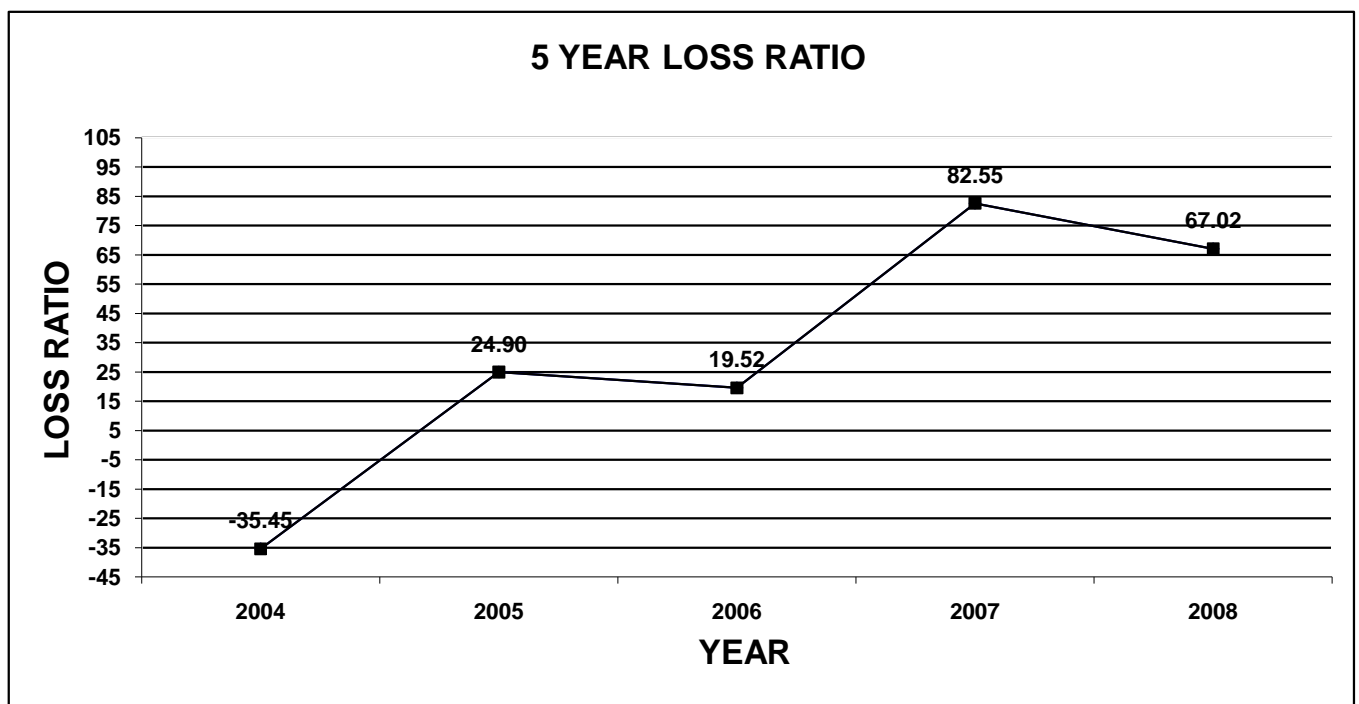
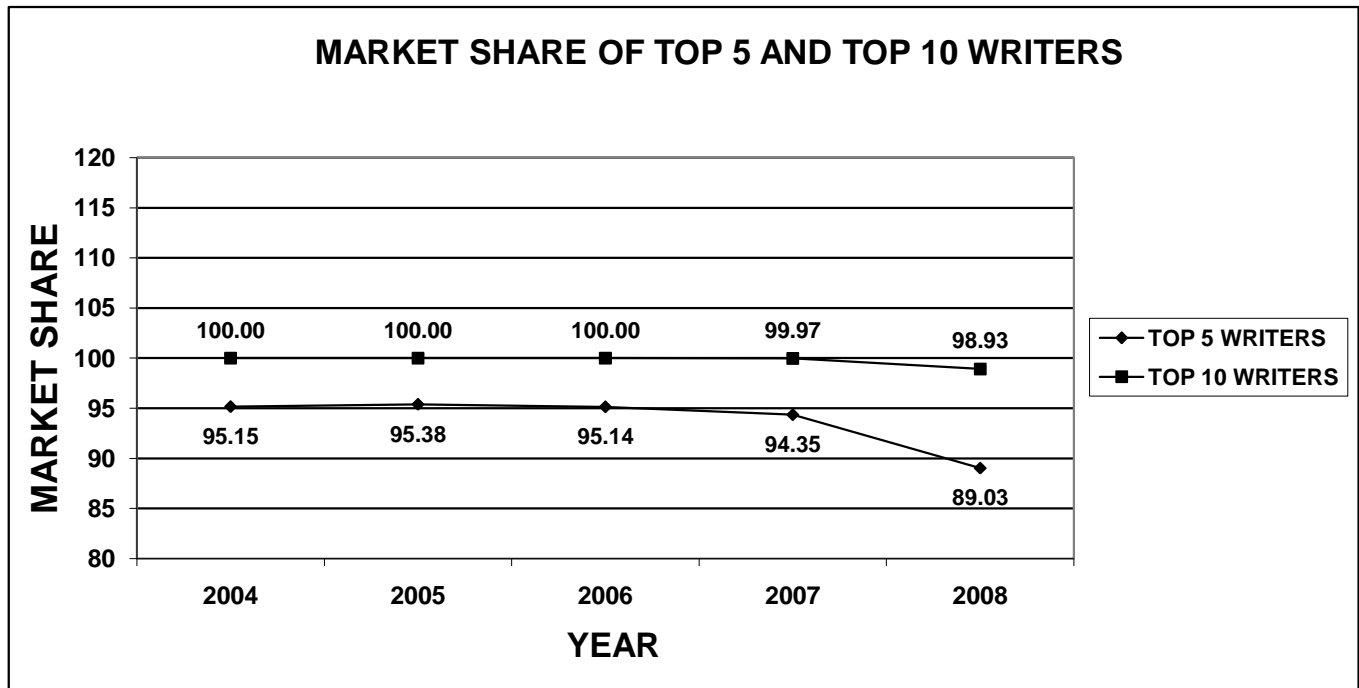
**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Physicians and Surgeons)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	48.62%	\$2,673,741	\$2,668,833	\$403,030	\$227,530	8.53%
2	CHICAGO INSURANCE COMPANY	16.62%	\$913,992	\$927,900	\$507,000	\$297,155	32.02%
3	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	9.23%	\$507,558	\$553,469	\$13,693	\$198,571	35.88%
4	MEDICAL ASSURANCE COMPANY INC THE	7.57%	\$416,342	\$437,837	\$0	\$56,654	12.94%
5	INTERMED INSURANCE COMPANY	6.99%	\$384,662	\$384,796	\$15,000	\$2,759,984	717.26%
6	CONTINENTAL CASUALTY COMPANY	2.91%	\$160,221	\$0	\$0	\$0	N/A
7	FORTRESS INSURANCE COMPANY	2.70%	\$148,724	\$176,229	\$0	\$171,320	97.21%
8	CINCINNATI INSURANCE COMPANY THE	1.77%	\$97,218	\$91,117	\$7,500	-\$14,940	-16.40%
9	AMERICAN HOME ASSURANCE COMPANY	1.58%	\$86,882	\$87,413	\$0	-\$5,128	-5.87%
10	GRANITE STATE INSURANCE COMPANY	0.93%	\$50,975	\$55,208	\$0	-\$69,697	-126.24%
11	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.77%	\$42,303	\$32,987	\$0	\$15,256	46.25%
12	DENTISTS BENEFITS INSURANCE COMPANY	0.25%	\$13,888	\$10,841	\$0	\$0	0.00%
13	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	\$2,901	\$2,524	\$0	\$314	12.44%
14	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,702	N/A
TOTAL		100.00%	\$5,499,407	\$5,429,154	\$946,223	\$3,638,721	67.02%

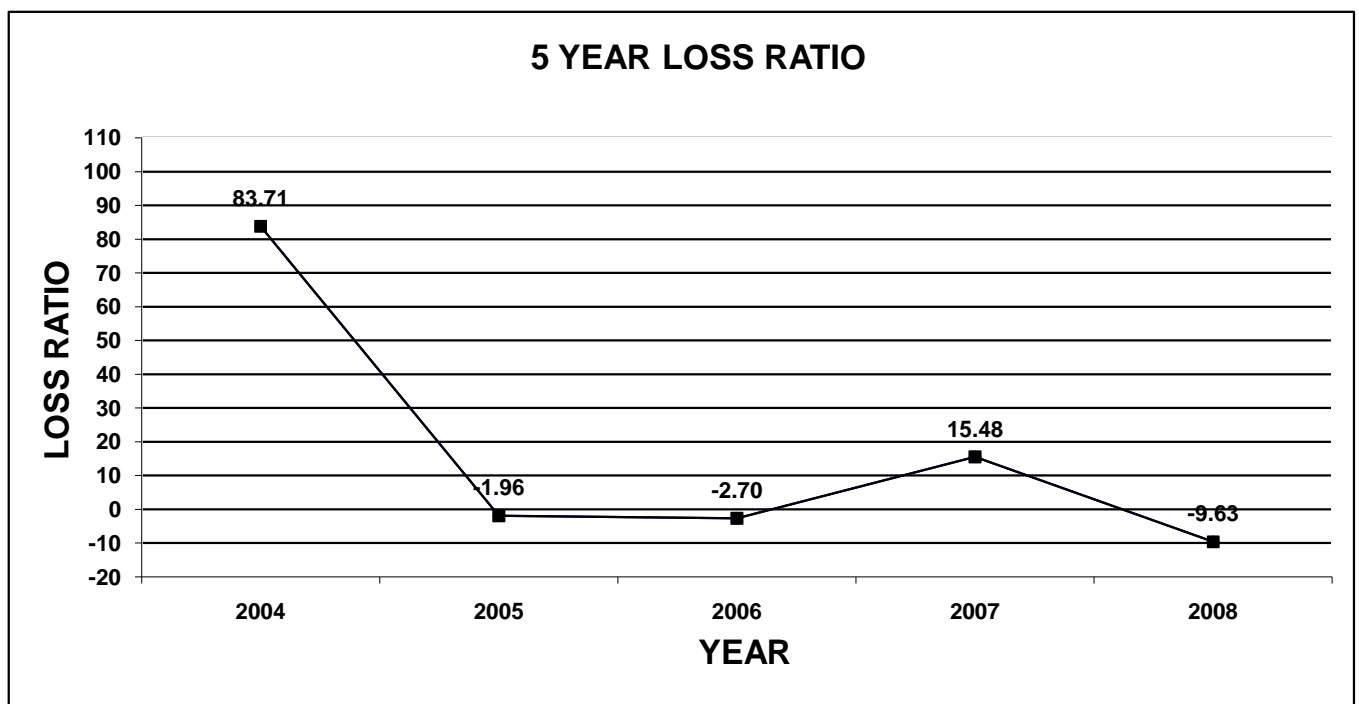
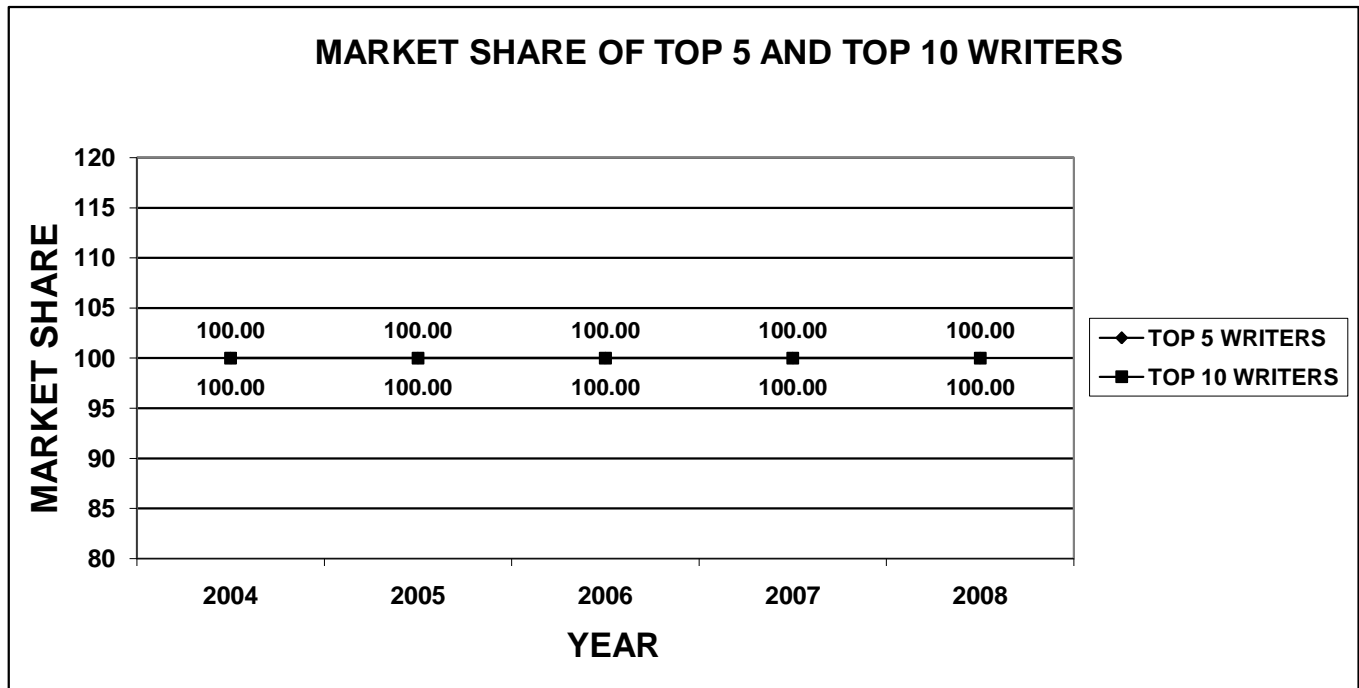
**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Dentists)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN CASUALTY CO OF READING PA	85.53%	\$1,701,927	\$0	\$0	\$0	N/A
2	MEDICAL ASSURANCE COMPANY INC THE	10.46%	\$208,071	\$235,296	\$418	\$30,980	13.17%
3	STATE FARM FIRE AND CASUALTY COMPANY	3.88%	\$77,210	\$76,136	\$0	\$0	0.00%
4	CINCINNATI INSURANCE COMPANY THE	0.13%	\$2,586	\$16,491	\$0	-\$62,553	-379.32%
TOTAL		100.00%	\$1,989,794	\$327,923	\$418	-\$31,573	-9.63%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE  
(Nurses)**

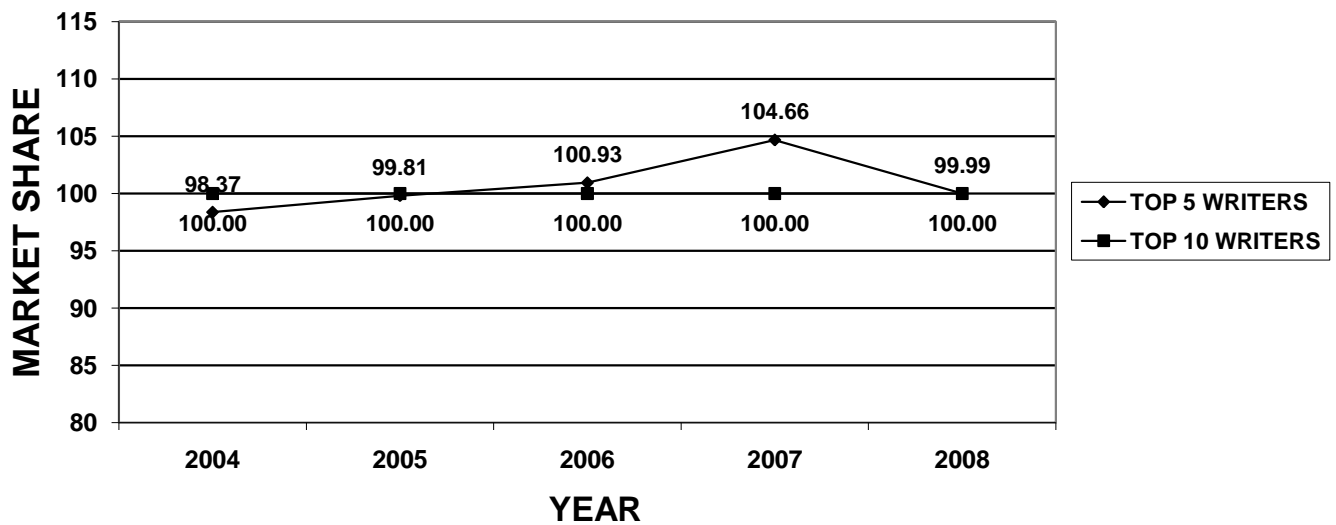


**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)**

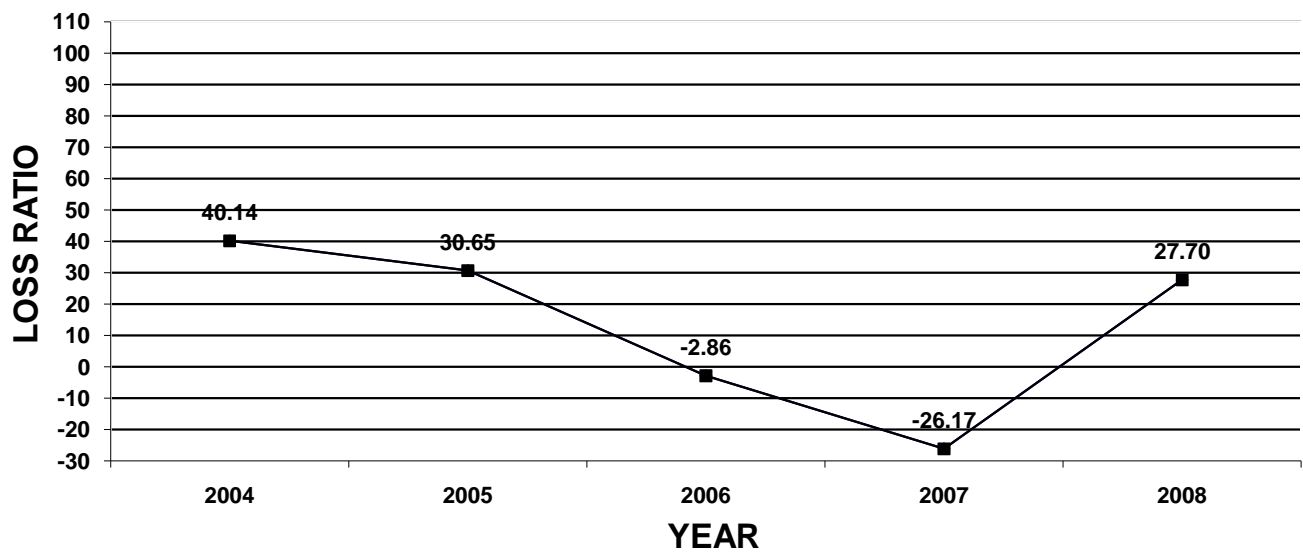
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	93.93%	\$27,694,921	\$27,807,037	\$5,389,442	\$12,407,608	44.62%
2	HEALTH CARE INDEMNITY INC	4.54%	\$1,339,265	\$1,183,029	\$2,765,000	-\$1,761,451	-148.89%
3	MEDICAL ASSURANCE COMPANY INC THE	1.42%	\$419,416	\$409,257	\$0	-\$68,317	-16.69%
4	AMERICAN CASUALTY CO OF READING PA	0.05%	\$14,809	\$0	\$0	-\$1,079,939	N/A
5	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.05%	\$14,571	\$13,051	\$0	\$35,228	269.93%
6	ACE AMERICAN INSURANCE COMPANY	0.01%	\$2,177	\$2,177	\$0	-\$25,447	-1168.90%
7	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
8	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,260	N/A
9	CINCINNATI INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$156,267	N/A
10	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$36,000	-\$1,756,978	N/A
11	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$104,696	N/A
12	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$143,667	N/A
13	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$32	N/A
14	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$1,572,456	N/A
15	MEDICAL PROTECTIVE COMPANY	0.00%	\$0	\$0	\$0	\$60,000	N/A
16	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$2	N/A
17	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,690	N/A
18	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$15,000	-\$437,672	N/A
19	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$31	N/A
20	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$118,784	N/A
21	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$528,944	N/A
22	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$672	N/A
23	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$100	N/A
24	TRAVELERS PROPERTY CASUALTY CO OF AMERIC/	0.00%	\$0	\$0	\$0	-\$38	N/A
25	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27	N/A
26	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	\$183,544	\$575,000	\$308,462	168.06%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$29,485,159</b>	<b>\$29,598,095</b>	<b>\$8,780,442</b>	<b>\$8,197,263</b>	<b>27.70%</b>

## MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE (Hospitals)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

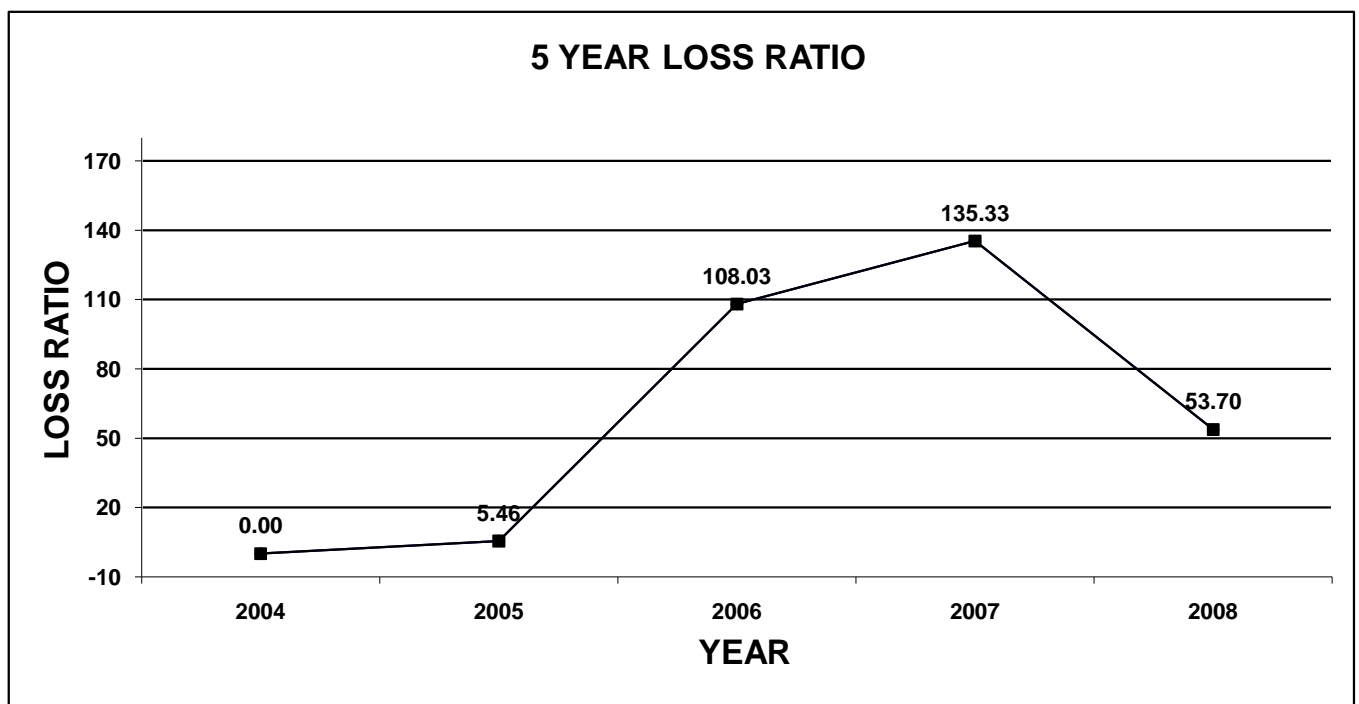
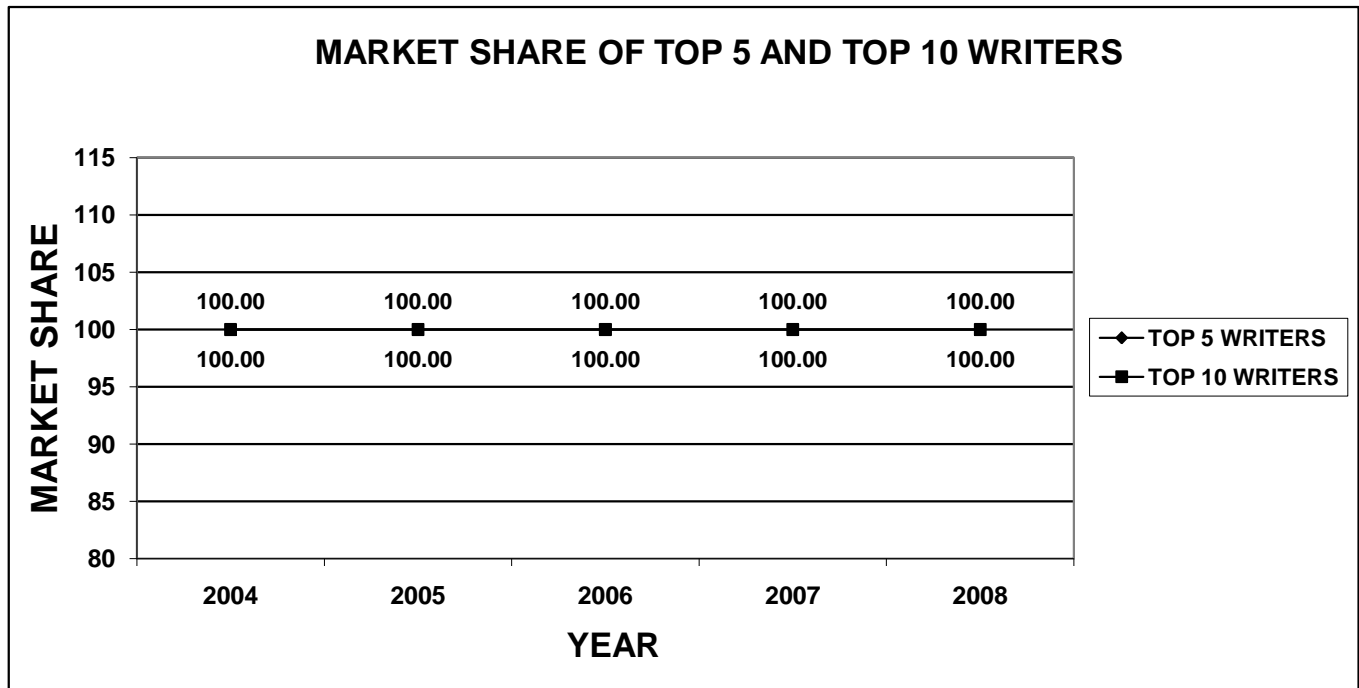


**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Managed Care Organizations Errors & Omissions)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL LIABILITY ALLIANCE	100.00%	\$394,462	\$399,386	\$75,000	\$214,480	53.70%
	TOTAL	100.00%	\$394,462	\$399,386	\$75,000	\$214,480	53.70%



**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Managed Care Organizations Errors & Omissions)**

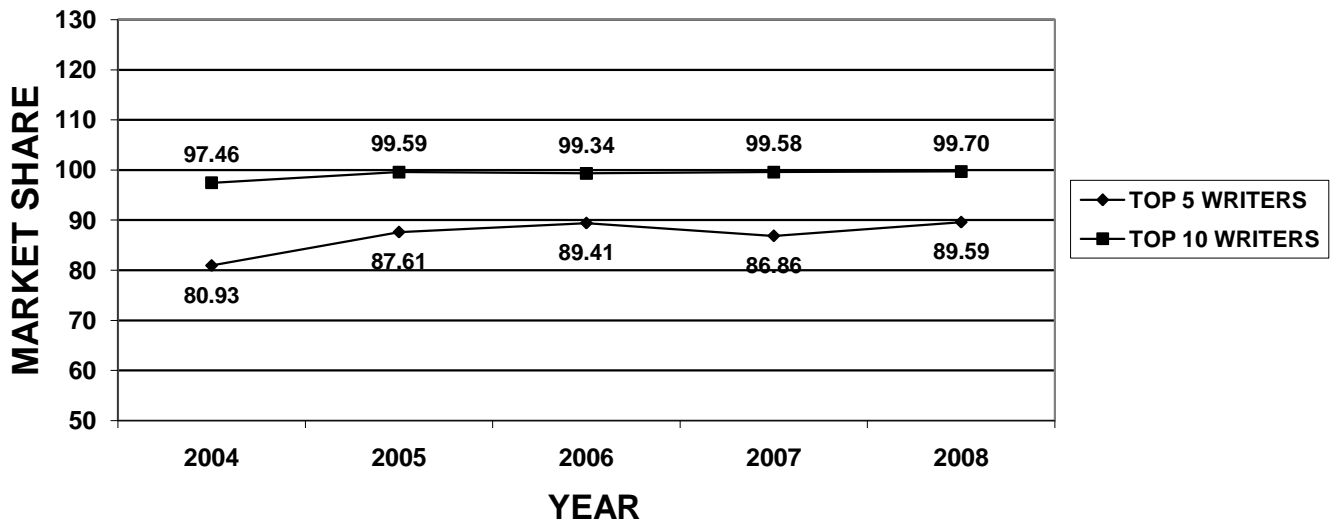


**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)**

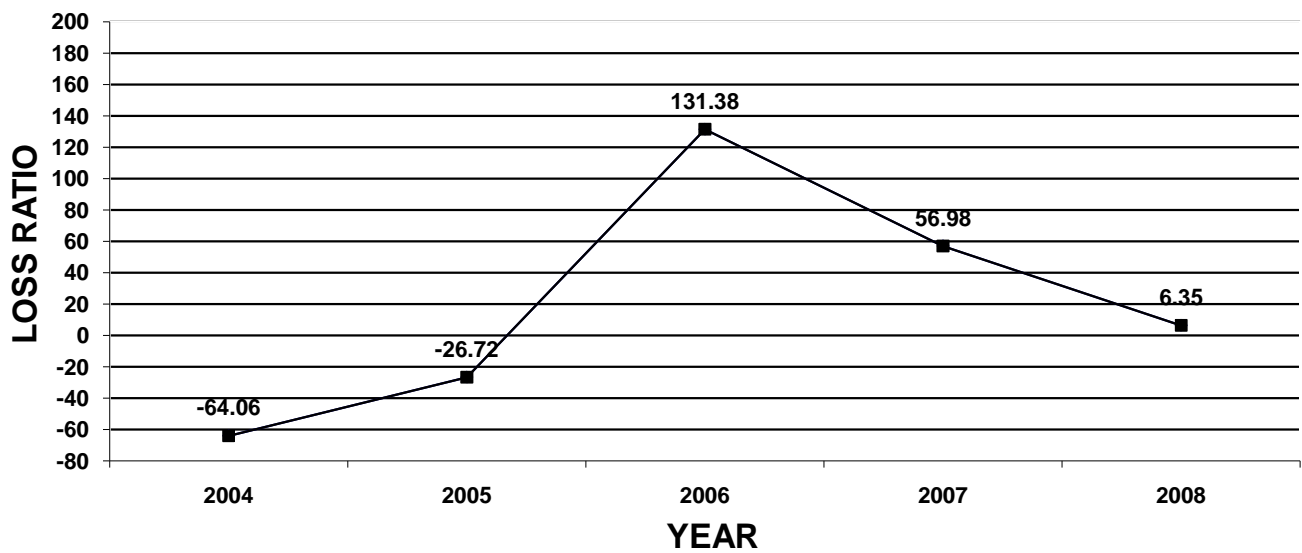
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CINCINNATI INSURANCE COMPANY THE	26.78%	\$1,640,444	\$1,659,140	-\$51,749	-\$551,824	-33.26%
2	AMERICAN CASUALTY CO OF READING PA	22.57%	\$1,382,295	\$3,146,863	\$1,441,427	\$556,879	17.70%
3	NCMIC INSURANCE COMPANY	22.30%	\$1,365,622	\$1,354,781	\$74,000	\$749,458	55.32%
4	ACE AMERICAN INSURANCE COMPANY	11.07%	\$677,875	\$728,162	\$16,000	\$254,620	34.97%
5	PHARMACISTS MUTUAL INSURANCE COMPANY	6.88%	\$421,244	\$415,317	\$820	\$19,327	4.65%
6	CHURCH MUTUAL INSURANCE COMPANY	5.73%	\$350,835	\$326,172	\$0	-\$31,679	-9.71%
7	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	2.54%	\$155,457	\$124,209	\$0	\$102,045	82.16%
8	CONTINENTAL CASUALTY COMPANY	0.76%	\$46,760	\$215,609	\$11,567	-\$36,174	-16.78%
9	GALEN INSURANCE COMPANY	0.75%	\$45,695	\$23,946	\$0	\$0	0.00%
10	AMERICAN INSURANCE COMPANY THE	0.34%	\$20,669	\$68,301	\$0	-\$7,565	-11.08%
11	NATIONAL CASUALTY COMPANY	0.16%	\$9,681	\$9,302	\$0	\$1,322	14.21%
12	GRANITE STATE INSURANCE COMPANY	0.14%	\$8,393	\$4,514	\$0	-\$216,629	-4799.05%
13	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,597	N/A
14	AMCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,563	N/A
15	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$60	N/A
16	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$162	N/A
17	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,295	N/A
18	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$164	N/A
19	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$1,028	N/A
20	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,729	N/A
21	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$451,155	N/A
22	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$49,999	N/A
23	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$0	\$0	\$50,650	N/A
24	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$480,000	-\$1,813	N/A
25	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$39	\$0	-\$2,350	-6025.64%
26	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$200	N/A
27	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
28	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.00%	\$0	\$0	\$0	\$1	N/A
29	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,015	N/A
30	NATIONAL FIRE INSURANCE CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$5,026	N/A
31	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$207	N/A
32	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$268	N/A
33	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$12	N/A
34	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$44,499	N/A
35	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$52	N/A
36	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$42,160	N/A
37	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
38	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$887	N/A
39	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$68,643	N/A
40	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$35,381	N/A
41	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
42	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$42,486	N/A
43	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$4	N/A
44	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	-\$825	N/A
45	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
46	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
47	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
48	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$67,838	N/A
TOTAL		100.00%	\$6,124,970	\$8,076,355	\$1,972,065	\$512,657	6.35%

**MISSOURI MEDICAL MALPRACTICE LIABILITY INSURANCE**  
**(Other)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	24.18%	\$20,430,314	\$18,725,747	\$76,829	\$76,829	0.41%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	10.07%	\$8,509,460	\$8,231,342	\$851	\$9,851	0.12%
3	SHELTER MUTUAL INSURANCE COMPANY	6.54%	\$5,526,047	\$5,563,984	\$0	\$0	0.00%
4	STANDARD FIRE INSURANCE COMPANY	3.88%	\$3,276,561	\$2,926,886	\$0	-\$10,250	-0.35%
5	AUTO CLUB FAMILY INSURANCE COMPANY	3.46%	\$2,927,289	\$2,876,478	\$0	\$0	0.00%
6	SAFECO INSURANCE COMPANY OF AMERICA	2.84%	\$2,403,816	\$2,450,812	\$0	-\$756	-0.03%
7	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.37%	\$2,005,270	\$1,980,872	\$0	\$4	0.00%
8	AMERICAN AUTOMOBILE INSURANCE COMPANY	2.33%	\$1,967,103	\$2,006,988	\$0	-\$13,978	-0.70%
9	TRAVELERS HOME AND MARINE INSURANCE CO THE	1.87%	\$1,583,423	\$960,745	\$93,112	\$89,663	9.33%
10	MARKEL INSURANCE COMPANY	1.87%	\$1,579,851	\$1,413,183	\$0	\$0	0.00%
11	MID CENTURY INSURANCE COMPANY	1.63%	\$1,374,263	\$1,476,287	\$0	\$436	0.03%
12	AMCO INSURANCE COMPANY	1.62%	\$1,370,616	\$1,470,251	\$0	-\$5,551	-0.38%
13	GREAT NORTHERN INSURANCE COMPANY	1.60%	\$1,349,926	\$1,364,130	\$0	\$0	0.00%
14	WESTCHESTER FIRE INSURANCE COMPANY	1.52%	\$1,287,703	\$1,286,903	\$0	\$0	0.00%
15	MIDWESTERN INDEMNITY COMPANY THE	1.52%	\$1,281,286	\$1,197,225	\$0	\$0	0.00%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.47%	\$1,238,058	\$1,229,313	\$0	\$2,294	0.19%
17	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	1.40%	\$1,182,524	\$1,106,584	\$0	\$0	0.00%
18	INSURANCE COMPANY OF THE WEST	1.15%	\$973,577	\$995,185	\$0	\$0	0.00%
19	FARMERS INSURANCE EXCHANGE	1.06%	\$893,459	\$595,059	\$0	-\$669	-0.11%
20	TRAVELERS INDEMNITY COMPANY	1.03%	\$873,925	\$920,198	\$0	-\$21,166	-2.30%
21	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.99%	\$833,997	\$799,663	\$0	\$0	0.00%
22	FIRE INSURANCE EXCHANGE	0.93%	\$784,936	\$847,269	\$0	\$0	0.00%
23	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.91%	\$768,138	\$676,605	\$0	-\$3,666	-0.54%
24	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.89%	\$750,376	\$499,194	\$0	\$425	0.09%
25	NETHERLANDS INSURANCE COMPANY THE	0.81%	\$687,933	\$712,832	\$0	\$0	0.00%
26	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.80%	\$676,306	\$677,562	\$0	\$0	0.00%
27	ELECTRIC INSURANCE COMPANY	0.69%	\$580,539	\$408,426	\$0	\$0	0.00%
28	COLUMBIA NATIONAL INSURANCE COMPANY	0.64%	\$537,002	\$526,680	\$0	\$0	0.00%
29	USAA CASUALTY INSURANCE COMPANY	0.61%	\$514,157	\$491,352	\$0	\$2,554	0.52%
30	CHURCH MUTUAL INSURANCE COMPANY	0.59%	\$494,831	\$496,534	\$0	\$0	0.00%
31	ECONOMY PREMIER ASSURANCE COMPANY	0.58%	\$487,158	\$509,854	\$0	-\$18,089	-3.55%
32	LITITZ MUTUAL INSURANCE COMPANY	0.56%	\$475,586	\$475,586	\$0	-\$7	0.00%
33	WESTPORT INSURANCE CORPORATION	0.54%	\$454,984	\$508,578	\$0	\$1,318	0.26%
34	FIREMANS FUND INSURANCE COMPANY	0.53%	\$444,210	\$475,070	\$0	-\$3,534	-0.74%
35	DEPOSITORS INSURANCE COMPANY	0.52%	\$435,911	\$388,087	\$0	\$140	0.04%
36	COUNTRY MUTUAL INSURANCE COMPANY	0.50%	\$426,107	\$415,248	\$0	\$7,900	1.90%
37	AUTO OWNERS INSURANCE COMPANY	0.47%	\$394,244	\$383,324	\$0	-\$3	0.00%
38	COLUMBIA MUTUAL INSURANCE COMPANY	0.45%	\$377,821	\$429,689	\$0	\$0	0.00%
39	VIGILANT INSURANCE COMPANY	0.44%	\$369,288	\$388,703	\$0	\$0	0.00%
40	OWNERS INSURANCE COMPANY	0.41%	\$350,462	\$341,472	\$0	-\$5	0.00%
41	PACIFIC INDEMNITY COMPANY	0.41%	\$348,743	\$362,608	\$0	\$0	0.00%
42	NATIONAL SURETY CORPORATION	0.41%	\$346,333	\$166,726	\$0	\$1,200	0.72%
43	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.41%	\$346,329	\$369,426	\$0	-\$32,069	-8.68%
44	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.41%	\$345,660	\$371,848	\$0	-\$1,303	-0.35%
45	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.41%	\$345,291	\$340,901	\$17,155	\$17,154	5.03%
46	AUTOMOBILE INS CO OF HARTFORD CT	0.40%	\$333,916	\$291,488	\$0	-\$1,021	-0.35%
47	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.39%	\$333,640	\$351,079	\$0	\$0	0.00%
48	ZURICH AMERICAN INSURANCE COMPANY	0.39%	\$325,704	\$282,747	\$0	-\$11,110	-3.93%
49	HAWKEYE SECURITY INSURANCE COMPANY	0.35%	\$297,983	\$323,206	\$0	\$0	0.00%
50	SECURA INSURANCE A MUTUAL COMPANY	0.30%	\$250,971	\$269,510	\$0	\$427	0.16%
51	UNIVERSAL UNDERWRITERS INS CO	0.29%	\$245,646	\$248,657	\$0	\$7,416	2.98%
52	UNITED FIRE AND CASUALTY COMPANY	0.29%	\$244,947	\$254,606	\$0	\$3,000	1.18%
53	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.29%	\$243,353	\$247,476	\$0	\$3,861	1.56%
54	PEERLESS INSURANCE COMPANY	0.28%	\$240,720	\$258,173	\$0	\$0	0.00%
55	PHARMACISTS MUTUAL INSURANCE COMPANY	0.28%	\$233,896	\$218,765	\$0	\$0	0.00%
56	AMERICAN ECONOMY INSURANCE COMPANY	0.27%	\$231,839	\$232,942	\$0	\$698	0.30%
57	CHUBB NATIONAL INSURANCE COMPANY	0.27%	\$227,566	\$177,794	\$0	\$0	0.00%
58	AXIS INSURANCE COMPANY	0.22%	\$185,023	\$97,017	\$0	\$9,372	9.66%
59	UNITRIN PREFERRED INSURANCE COMPANY	0.22%	\$185,016	\$110,822	\$0	\$2,179	1.97%
60	UNITED STATES FIRE INSURANCE COMPANY	0.20%	\$171,842	\$208,185	\$0	-\$14,181	-6.81%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	WEST AMERICAN INSURANCE COMPANY	0.20%	\$171,817	\$181,205	\$0	-\$4,622	-2.55%
62	AMICA MUTUAL INSURANCE COMPANY	0.20%	\$171,606	\$163,762	\$0	\$0	0.00%
63	ONEBEACON AMERICA INSURANCE COMPANY	0.20%	\$171,176	\$156,103	\$0	\$0	0.00%
64	EMPLOYERS FIRE INSURANCE COMPANY	0.20%	\$166,408	\$156,565	\$0	\$0	0.00%
65	GRANITE STATE INSURANCE COMPANY	0.19%	\$158,386	\$152,295	\$0	-\$24,230	-15.91%
66	PEERLESS INDEMNITY INSURANCE COMPANY	0.18%	\$155,807	\$121,007	\$0	\$0	0.00%
67	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.18%	\$155,265	\$203,145	\$0	-\$12,298	-6.05%
68	SENTINEL INSURANCE COMPANY LTD	0.18%	\$152,914	\$158,462	\$0	\$0	0.00%
69	FIDELITY NATIONAL INSURANCE COMPANY	0.18%	\$150,839	\$180,834	\$0	\$0	0.00%
70	GRINNELL MUTUAL REINSURANCE COMPANY	0.17%	\$143,730	\$175,107	\$0	\$0	0.00%
71	HOMESITE INDEMNITY COMPANY	0.17%	\$141,559	\$73,708	\$0	\$0	0.00%
72	AMERICAN INSURANCE COMPANY THE	0.16%	\$135,328	\$105,929	\$0	-\$304	-0.29%
73	BROTHERHOOD MUTUAL INSURANCE CO	0.16%	\$132,090	\$132,011	\$0	\$0	0.00%
74	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.16%	\$131,234	\$117,945	\$0	\$1,113	0.94%
75	SECURA SUPREME INSURANCE COMPANY	0.15%	\$130,849	\$116,128	\$0	\$255	0.22%
76	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.15%	\$129,578	\$150,517	\$0	\$0	0.00%
77	FEDERAL INSURANCE COMPANY	0.15%	\$125,907	\$133,028	\$0	\$0	0.00%
78	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.15%	\$125,450	\$108,701	\$0	\$0	0.00%
79	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14%	\$121,657	\$122,722	-\$150	-\$1,491	-1.21%
80	ARCH INSURANCE COMPANY	0.14%	\$116,235	\$141,290	\$0	\$0	0.00%
81	XL INSURANCE AMERICA INC	0.14%	\$114,168	\$99,580	\$0	-\$14,585	-14.65%
82	FEDERATED MUTUAL INSURANCE COMPANY	0.13%	\$111,712	\$125,613	\$0	\$0	0.00%
83	CINCINNATI INSURANCE COMPANY THE	0.13%	\$110,139	\$114,805	\$0	\$0	0.00%
84	SENTRY INSURANCE A MUTUAL COMPANY	0.13%	\$107,543	\$121,466	\$0	\$449	0.37%
85	BALBOA INSURANCE COMPANY	0.12%	\$104,059	\$133,695	\$0	\$0	0.00%
86	AMERICAN STATES INSURANCE COMPANY	0.12%	\$101,920	\$100,947	\$0	-\$2,535	-2.51%
87	REGENT INSURANCE COMPANY	0.11%	\$92,202	\$90,365	\$0	\$0	0.00%
88	MARYLAND CASUALTY COMPANY	0.11%	\$89,467	\$105,759	\$0	-\$8,261	-7.81%
89	EMPLOYERS MUTUAL CASUALTY COMPANY	0.10%	\$86,305	\$90,985	\$0	\$0	0.00%
90	ADDISON INSURANCE COMPANY	0.10%	\$83,679	\$70,310	\$0	\$2,000	2.84%
91	FOREMOST INSURANCE COMPANY	0.10%	\$82,798	\$81,862	\$0	\$0	0.00%
92	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.10%	\$81,091	\$68,769	\$0	-\$1,936	-2.82%
93	MILLERS FIRST INSURANCE COMPANY	0.10%	\$80,312	\$81,720	\$0	\$1,890	2.31%
94	AMERICAN FIRE & CASUALTY COMPANY	0.09%	\$78,527	\$87,740	\$0	\$1,872	2.13%
95	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.09%	\$77,815	\$70,895	\$0	\$0	0.00%
96	GUIDEONE MUTUAL INSURANCE COMPANY	0.08%	\$70,852	\$69,212	\$0	-\$85	-0.12%
97	HARTFORD CASUALTY INSURANCE CO	0.08%	\$67,808	\$77,207	\$0	-\$47	-0.06%
98	KEMPER INDEPENDENCE INSURANCE COMPANY	0.07%	\$63,280	\$63,705	\$0	\$905	1.42%
99	MILLERS CLASSIFIED INSURANCE COMPANY	0.07%	\$62,906	\$64,826	\$0	-\$232	-0.36%
100	SENTRY SELECT INSURANCE COMPANY	0.07%	\$62,811	\$55,501	\$0	\$6,743	12.15%
101	FEDERATED SERVICE INSURANCE COMPANY	0.07%	\$61,786	\$76,235	\$0	\$0	0.00%
102	ALLIANCE INSURANCE COMPANY INC	0.07%	\$60,920	\$57,410	\$0	\$0	0.00%
103	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.07%	\$60,273	\$61,944	\$0	\$0	0.00%
104	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	0.07%	\$59,602	\$41,584	\$0	\$0	0.00%
105	MIDDLESEX INSURANCE COMPANY	0.07%	\$58,778	\$47,878	\$463	\$3,710	7.75%
106	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.07%	\$56,731	\$56,674	\$0	\$1,178	2.08%
107	ACE AMERICAN INSURANCE COMPANY	0.06%	\$54,642	\$36,184	\$0	\$799	2.21%
108	TEACHERS INSURANCE COMPANY	0.06%	\$51,730	\$46,833	\$0	\$0	0.00%
109	OHIO CASUALTY INSURANCE COMPANY	0.06%	\$51,719	\$53,252	\$0	-\$1,047	-1.97%
110	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$51,623	\$28,053	\$0	-\$528	-1.88%
111	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.06%	\$50,347	\$48,251	\$0	\$0	0.00%
112	BANKERS STANDARD INSURANCE COMPANY	0.06%	\$48,715	\$11,100	\$0	-\$55	-0.50%
113	EMCASCO INSURANCE COMPANY	0.06%	\$48,220	\$40,550	\$0	\$0	0.00%
114	ARMED FORCES INSURANCE EXCHANGE	0.06%	\$46,798	\$45,847	\$0	\$0	0.00%
115	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.05%	\$45,930	\$42,494	\$0	\$0	0.00%
116	VERLAN FIRE INSURANCE COMPANY	0.05%	\$45,414	\$31,419	\$0	\$0	0.00%
117	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.04%	\$33,044	\$18,735	\$0	-\$67	-0.36%
118	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.04%	\$32,060	\$31,242	\$0	\$0	0.00%
119	FOREMOST SIGNATURE INSURANCE COMPANY	0.04%	\$31,670	\$30,869	\$0	\$0	0.00%
120	LUMBERMENS UNDERWRITING ALLIANCE	0.03%	\$28,443	\$9,451	\$0	\$0	0.00%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

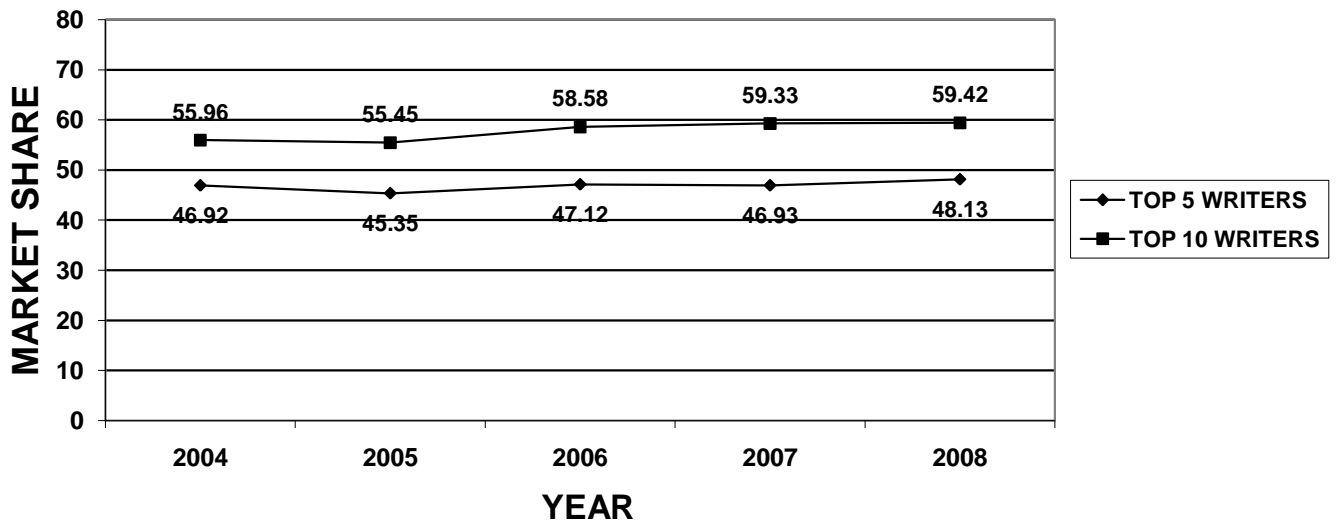
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	PHOENIX INSURANCE COMPANY THE	0.03%	\$27,025	\$24,582	\$0	\$921	3.75%
122	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.03%	\$25,717	\$48,265	\$0	-\$6,277	-13.01%
123	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.03%	\$25,341	\$24,579	\$0	\$105	0.43%
124	AMERICAN MODERN SELECT INSURANCE COMPANY	0.03%	\$25,113	\$20,043	\$0	\$0	0.00%
125	GENERAL CASUALTY COMPANY OF WISCONSIN	0.03%	\$24,920	\$29,553	\$0	\$0	0.00%
126	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03%	\$22,356	\$21,136	\$0	\$0	0.00%
127	NATIONAL CASUALTY COMPANY	0.03%	\$21,713	\$19,743	\$0	\$0	0.00%
128	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$20,829	\$22,802	\$0	\$0	0.00%
129	GENERAL INSURANCE COMPANY OF AMERICA	0.02%	\$17,751	\$22,662	\$0	-\$351	-1.55%
130	BEAZLEY INSURANCE COMPANY INC	0.02%	\$17,409	\$12,549	\$0	\$1,869	14.89%
131	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.02%	\$16,200	\$12,149	\$0	\$29	0.24%
132	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.02%	\$15,563	\$14,617	\$0	\$0	0.00%
133	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.02%	\$14,963	\$9,210	\$0	\$0	0.00%
134	ASSURANCE COMPANY OF AMERICA	0.02%	\$14,861	\$12,966	\$0	-\$18	-0.14%
135	FARMLAND MUTUAL INSURANCE COMPANY	0.02%	\$14,737	\$19,426	\$0	\$90	0.46%
136	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$14,433	\$15,711	\$0	\$0	0.00%
137	STONINGTON INSURANCE COMPANY	0.02%	\$14,066	\$11,223	\$0	\$0	0.00%
138	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$13,835	\$14,139	\$0	\$0	0.00%
139	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$13,546	\$10,251	\$0	\$412	4.02%
140	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.02%	\$13,339	\$14,906	\$0	-\$292	-1.96%
141	UNION INSURANCE COMPANY OF PROVIDENCE	0.02%	\$13,024	\$13,852	\$0	\$0	0.00%
142	TWIN CITY FIRE INSURANCE COMPANY	0.01%	\$11,397	\$12,720	\$0	-\$42	-0.33%
143	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.01%	\$11,293	\$11,632	\$0	-\$982	-8.44%
144	GUIDEONE ELITE INSURANCE COMPANY	0.01%	\$9,949	\$6,060	\$0	\$445	7.34%
145	CHARTER OAK FIRE INSURANCE CO THE	0.01%	\$9,427	\$8,980	\$0	-\$887	-9.88%
146	TRUCK INSURANCE EXCHANGE	0.01%	\$8,970	\$9,454	\$0	-\$2,395	-25.33%
147	HORACE MANN INSURANCE COMPANY	0.01%	\$8,165	\$8,185	\$0	\$0	0.00%
148	SHELTER GENERAL INSURANCE COMPANY	0.01%	\$8,153	\$8,073	\$0	\$0	0.00%
149	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.01%	\$7,717	\$7,506	\$0	-\$1,220	-16.25%
150	LIBERTY INSURANCE CORPORATION	0.01%	\$5,724	\$2,502	\$0	\$0	0.00%
151	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$5,591	\$5,382	\$0	\$0	0.00%
152	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$5,227	\$5,141	\$0	\$0	0.00%
153	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.01%	\$5,085	\$5,730	\$0	-\$595	-10.38%
154	SHELTER REINSURANCE COMPANY	0.01%	\$5,000	\$5,000	\$0	\$0	0.00%
155	ASSOCIATED INDEMNITY CORPORATION	0.01%	\$4,953	\$39,606	\$0	-\$617	-1.56%
156	LM INSURANCE CORPORATION	0.01%	\$4,783	\$2,339	\$0	\$0	0.00%
157	WESTFIELD INSURANCE COMPANY	0.01%	\$4,766	\$4,851	\$0	\$0	0.00%
158	AXIS REINSURANCE COMPANY	0.01%	\$4,400	\$100,682	\$0	-\$54,977	-54.60%
159	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.00%	\$3,726	\$1,982	\$0	\$0	0.00%
160	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$3,710	\$4,931	\$0	-\$75	-1.52%
161	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$3,596	\$5,211	\$0	\$0	0.00%
162	BITUMINOUS CASUALTY CORPORATION	0.00%	\$3,359	\$3,142	\$0	\$0	0.00%
163	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$2,965	\$1,394	\$0	\$13	0.93%
164	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$2,763	\$2,806	\$0	\$389	13.86%
165	HANOVER INSURANCE COMPANY THE	0.00%	\$2,630	\$2,888	\$0	\$0	0.00%
166	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$2,607	\$2,834	\$0	\$0	0.00%
167	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$2,131	\$1,960	\$0	\$0	0.00%
168	MUTUALAID EXCHANGE	0.00%	\$2,115	\$1,679	\$0	\$0	0.00%
169	HARCO NATIONAL INSURANCE COMPANY	0.00%	\$2,073	\$7,954	\$0	\$0	0.00%
170	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,878	\$2,021	\$0	\$0	0.00%
171	USAA GENERAL INDEMNITY COMPANY	0.00%	\$1,875	\$1,170	\$0	\$3	0.26%
172	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.00%	\$1,554	\$1,496	\$0	\$0	0.00%
173	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$1,484	\$2,703	\$0	-\$2,520	-93.23%
174	CHRYSLER INSURANCE COMPANY	0.00%	\$1,360	\$1,396	\$0	\$0	0.00%
175	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$1,305	\$474	\$0	\$0	0.00%
176	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$1,201	\$1,103	\$0	\$0	0.00%
177	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$1,146	\$1,677	\$0	-\$1,108	-66.07%
178	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$1,074	\$1,152	\$0	\$0	0.00%
179	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$891	\$1,244	\$0	\$675	54.26%
180	OAK RIVER INSURANCE COMPANY	0.00%	\$885	\$2,280	\$0	\$0	0.00%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

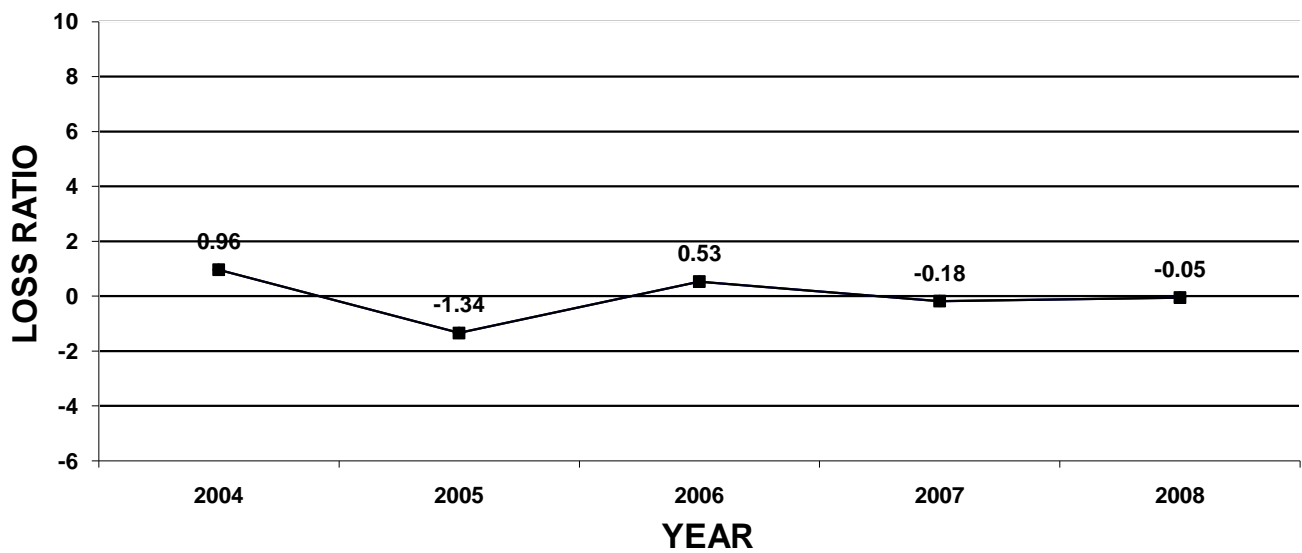
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$859	\$1,637	\$0	-\$307	-18.75%
182	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$608	\$252	\$0	\$1,802	715.08%
183	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$587	\$296	\$0	\$0	0.00%
184	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$371	\$545	\$0	\$171	31.38%
185	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$344	\$487	\$0	\$0	0.00%
186	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.00%	\$210	\$762	\$0	\$0	0.00%
187	CONTINENTAL WESTERN INSURANCE COMPANY	0.00%	\$199	\$200	\$0	\$0	0.00%
188	RLI INSURANCE COMPANY	0.00%	\$192	\$84,689	\$0	\$533	0.63%
189	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$96	\$319	\$0	\$80	25.08%
190	CONTINENTAL CASUALTY COMPANY	0.00%	\$79	\$79	\$0	\$22	27.85%
191	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$70	\$29	\$0	-\$4	-13.79%
192	mitsui sumitomo insurance company of america	0.00%	\$59	\$59	\$0	\$0	0.00%
193	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,527	N/A
194	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$312	N/A
195	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
196	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$4,251	N/A
197	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,827	N/A
198	ENCOMPASS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4,259	N/A
199	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$834	N/A
200	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
201	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$251	\$0	\$66	26.29%
202	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
203	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$20	N/A
204	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
205	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$21	N/A
206	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1	N/A
207	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$59	N/A
208	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$178	N/A
209	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$7	N/A
210	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$11	N/A
211	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$21	N/A
212	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$5	N/A
213	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$256	\$0	\$103	40.23%
214	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.00%	\$0	\$48	\$0	-\$11	-22.92%
215	ALLSTATE INSURANCE COMPANY	0.00%	-\$25	-\$25	\$0	\$0	0.00%
216	HARLEYSVILLE INSURANCE COMPANY	0.00%	-\$82	\$26	\$0	-\$6	-23.08%
217	ALLSTATE INDEMNITY COMPANY	0.00%	-\$178	-\$178	\$0	\$0	0.00%
218	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.00%	-\$2,047	\$733	\$0	\$155	21.15%
219	CAMERON MUTUAL INSURANCE COMPANY	-0.02%	-\$20,872	\$412,152	\$0	\$0	0.00%
TOTAL		100.00%	\$84,492,688	\$81,049,628	\$188,260	-\$44,004	-0.05%

## MISSOURI EARTHQUAKE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

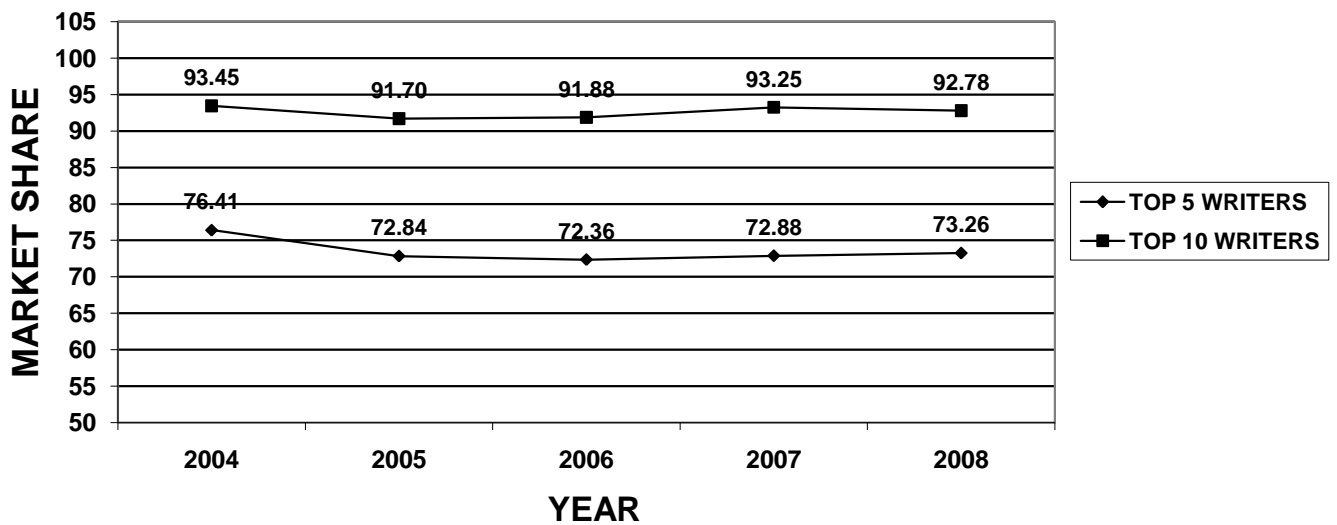
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	33.86%	\$113,494,236	\$113,396,091	\$38,592,118	\$36,329,425	32.04%
2	ANTHEM INSURANCE COMPANIES INC	11.76%	\$39,406,784	\$35,432,505	\$38,965,431	\$39,104,234	110.36%
3	STATE FARM MUTUAL AUTOMOBILE INS COMPANY	9.35%	\$31,339,537	\$26,729,252	\$25,283,960	\$25,231,745	94.40%
4	VISION SERVICE PLAN INSURANCE COMPANY	9.28%	\$31,120,421	\$31,120,421	\$25,937,784	\$26,098,775	83.86%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	9.01%	\$30,198,032	\$29,235,540	\$21,730,074	\$14,361,828	49.12%
6	FEDERATED MUTUAL INSURANCE COMPANY	6.14%	\$20,576,035	\$20,571,258	\$16,058,072	\$15,948,427	77.53%
7	ZURICH AMERICAN INSURANCE COMPANY	3.92%	\$13,139,496	\$13,062,854	\$9,004,233	\$12,490,286	95.62%
8	AMERICAN HOME ASSURANCE COMPANY	3.61%	\$12,108,732	\$12,109,094	\$1,785,526	\$2,508,094	20.71%
9	ACE AMERICAN INSURANCE COMPANY	3.12%	\$10,450,450	\$10,147,225	\$9,655,213	\$4,693,760	46.26%
10	CONTINENTAL CASUALTY COMPANY	2.74%	\$9,187,307	\$1,937,623	\$7,871,125	\$7,409,187	382.39%
11	FEDERAL INSURANCE COMPANY	1.44%	\$4,818,638	\$3,525,707	\$818,151	\$1,214,352	34.44%
12	DELOS INSURANCE COMPANY	1.01%	\$3,379,171	\$3,707,717	\$2,891,756	\$2,802,585	75.59%
13	UNITED STATES FIRE INSURANCE COMPANY	0.75%	\$2,506,819	\$2,506,819	\$1,979,277	\$2,252,199	89.84%
14	AMERICAN ALTERNATIVE INS CORPORATION	0.53%	\$1,780,292	\$1,780,292	\$1,562,198	\$1,817,851	102.11%
15	QBE INSURANCE CORPORATION	0.51%	\$1,724,683	\$1,724,683	\$1,237,255	\$642,639	37.26%
16	BCS INSURANCE COMPANY	0.50%	\$1,667,216	\$1,930,612	\$1,105,902	\$1,226,919	63.55%
17	WESTPORT INSURANCE CORPORATION	0.42%	\$1,415,936	\$1,415,936	\$308,939	\$555,103	39.20%
18	AMERICAN SENTINEL INSURANCE COMPANY	0.36%	\$1,199,646	\$1,198,230	\$974,225	\$973,055	81.21%
19	AMEX ASSURANCE COMPANY	0.35%	\$1,184,818	\$1,212,661	\$213,468	\$146,722	12.10%
20	GREAT AMERICAN INSURANCE COMPANY	0.24%	\$794,099	\$1,064,034	\$2,133,015	\$1,868,005	175.56%
21	STARNET INSURANCE COMPANY	0.22%	\$746,347	\$704,000	\$105,073	\$340,666	48.39%
22	CENTRAL STATES INDEMNITY CO OF OMAHA	0.22%	\$730,678	\$730,571	\$147,683	\$112,036	15.34%
23	OLD REPUBLIC INSURANCE COMPANY	0.21%	\$715,319	\$799,483	\$278,920	\$250,453	31.33%
24	MARKEL INSURANCE COMPANY	0.19%	\$646,561	\$632,423	\$405,737	\$327,840	51.84%
25	AEGIS SECURITY INSURANCE COMPANY	0.10%	\$322,787	\$322,787	\$207,690	\$227,690	70.54%
26	STANDARD GUARANTY INSURANCE COMPANY	0.08%	\$268,497	\$268,497	\$33,792	\$42,012	15.65%
27	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.05%	\$152,059	\$152,059	\$16,471	\$62,239	40.93%
28	AMERICAN SECURITY INSURANCE COMPANY	0.03%	\$103,666	\$103,666	\$0	-\$199	-0.19%
29	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.03%	\$84,868	\$84,868	\$15,895	\$15,936	18.78%
30	JEFFERSON INSURANCE COMPANY	0.02%	\$82,420	\$55,733	\$12,951	\$24,590	44.12%
31	U S SPECIALTY INSURANCE COMPANY	0.02%	\$79,316	\$82,589	\$89,710	-\$59,433	-71.96%
32	REPUBLIC WESTERN INSURANCE COMPANY	0.02%	\$64,096	\$64,096	\$30,402	\$702	1.10%
33	AIG PREMIER INSURANCE COMPANY	0.01%	\$49,218	\$51,018	\$22,134	\$16,377	32.10%
34	SENTRY INSURANCE A MUTUAL COMPANY	0.01%	\$46,618	\$33,624	\$0	\$0	0.00%
35	CAPITOL INDEMNITY CORPORATION	0.01%	\$33,151	\$55,754	\$19,932	\$11,885	21.32%
36	NATIONAL CASUALTY COMPANY	0.01%	\$25,707	\$32,588	\$3,943	\$233	0.71%
37	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.01%	\$23,426	\$23,567	\$0	-\$4,932	-20.93%
38	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$15,734	\$15,734	\$0	-\$448	-2.85%
39	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.00%	\$13,548	\$13,548	\$5,572	-\$16,196	-119.55%
40	AMERICAN STATES INSURANCE COMPANY	0.00%	\$7,382	\$210,476	\$18,667	-\$29,484	-14.01%
41	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$3,750	\$3,750	\$0	\$0	0.00%
42	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$2,697	\$2,697	\$0	-\$572	-21.21%
43	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$1,484	\$1,466	\$0	-\$35	-2.39%
44	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	\$574	\$574	\$15,253	-\$508,162	-88529.97%
45	FARMERS MUTUAL HAIL INSURANCE CO OF IOWA	0.00%	\$375	\$375	\$0	\$0	0.00%
46	BALBOA INSURANCE COMPANY	0.00%	\$306	\$306	\$0	-\$1,333	-435.62%
47	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	\$138	\$1,646	\$3,758	\$3,326	202.07%
48	AMERICAN CASUALTY CO OF READING PA	0.00%	\$78	\$78	\$0	\$0	0.00%
49	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$168,685	N/A
50	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$453	N/A
51	AVEMCO INSURANCE COMPANY	0.00%	\$0	\$0	\$346,178	\$270,238	N/A
52	CATERPILLAR INSURANCE COMPANY	0.00%	\$0	\$0	\$1,947,894	\$3,928,293	N/A
53	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$14,100	-\$48,046	N/A
54	DISCOVER PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	-\$175,262	-\$177,271	N/A
55	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$13,083	N/A
56	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$15,700	\$9,974	N/A
57	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$184,602	N/A
58	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$39,672	-\$421,117	N/A
59	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,774	N/A
60	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$156,000	-\$267,135	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

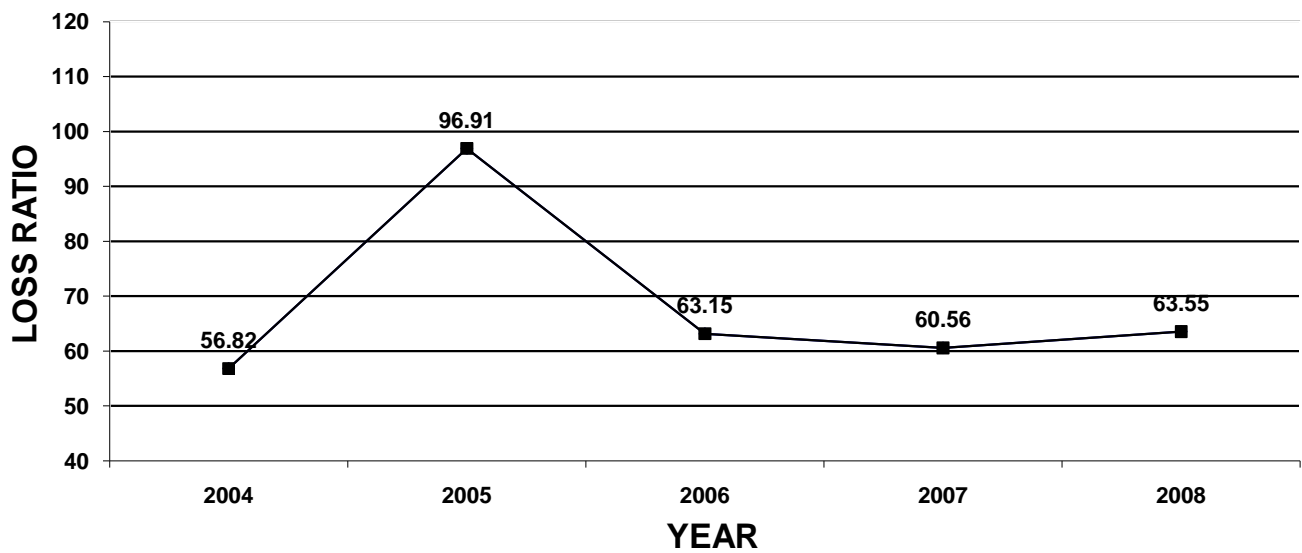
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$539	\$0	\$19,107	3544.90%
62	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$78,636	N/A
63	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$25	-\$25	\$720,993	\$711,869	-2847476.00%
64	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	-\$145	-\$238	\$0	\$0	0.00%
65	BENCHMARK INSURANCE COMPANY	-0.06%	-\$200,566	-\$200,566	\$135,907	-\$278,228	138.72%
66	ARCH INSURANCE COMPANY	-0.09%	-\$305,406	-\$288,326	-\$125,182	-\$203,748	70.67%
	TOTAL	100.00%	\$335,207,006	\$317,767,911	\$212,617,305	\$201,955,289	63.55%

## MISSOURI ACCIDENT AND HEALTH INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INSURANCE CO	14.48%	\$129,016,868	\$131,219,761	\$65,343,524	\$64,690,889	49.30%
2	NEW HAMPSHIRE INSURANCE COMPANY	3.74%	\$33,366,624	\$37,039,824	\$15,153,428	\$25,824,193	69.72%
3	INSURANCE CO OF THE STATE OF PENNSYLVANIA	2.93%	\$26,087,436	\$13,383,788	\$3,438,568	\$7,356,679	54.97%
4	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	2.71%	\$24,113,035	\$24,287,182	\$10,893,119	\$11,364,393	46.79%
5	HARTFORD UNDERWRITERS INSURANCE COMPANY	2.38%	\$21,209,729	\$21,582,281	\$11,389,879	\$10,223,275	47.37%
6	TRAVELERS COMMERCIAL CASUALTY COMPANY	2.29%	\$20,413,679	\$22,885,369	\$17,697,099	\$16,280,546	71.14%
7	LIBERTY INSURANCE CORPORATION	2.20%	\$19,618,208	\$22,806,360	\$9,062,257	\$14,272,705	62.58%
8	COMMERCE AND INDUSTRY INSURANCE CO	2.10%	\$18,711,021	\$23,555,226	\$18,473,589	\$16,463,812	69.89%
9	TRAVELERS INDEMNITY COMPANY OF AMERICA	1.84%	\$16,369,888	\$15,860,608	\$4,597,669	\$11,921,605	75.16%
10	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.78%	\$15,844,254	\$16,938,864	\$11,518,567	\$15,706,147	92.72%
11	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.73%	\$15,449,541	\$17,091,413	\$11,342,945	\$21,264,781	124.42%
12	VANLINER INSURANCE COMPANY	1.69%	\$15,087,338	\$16,060,128	\$8,138,741	\$4,410,338	27.46%
13	LM INSURANCE CORPORATION	1.65%	\$14,742,769	\$15,060,795	\$6,057,297	\$10,836,438	71.95%
14	ACE AMERICAN INSURANCE COMPANY	1.63%	\$14,541,960	\$16,666,857	\$1,056,259	-\$3,507,826	-21.05%
15	MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	1.60%	\$14,249,597	\$14,249,597	\$7,216,547	\$7,907,383	55.49%
16	ZURICH AMERICAN INSURANCE COMPANY	1.58%	\$14,039,231	\$16,356,068	\$10,086,252	\$13,529,089	82.72%
17	AMERICAN ZURICH INSURANCE COMPANY	1.44%	\$12,846,735	\$9,411,754	\$2,854,722	\$9,235,012	98.12%
18	FIRSTCOMP INSURANCE COMPANY	1.35%	\$12,071,391	\$12,240,482	\$4,068,558	\$4,431,176	36.20%
19	WAUSAU UNDERWRITERS INSURANCE COMPANY	1.28%	\$11,447,917	\$10,402,087	\$5,899,171	\$7,761,285	74.61%
20	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	1.28%	\$11,432,418	\$4,928,063	\$5,848,279	\$8,938,032	181.37%
21	ACCIDENT FUND NATIONAL INSURANCE COMPANY	1.21%	\$10,806,617	\$7,219,125	\$1,539,346	\$3,159,576	43.77%
22	OWNERS INSURANCE COMPANY	1.17%	\$10,412,430	\$10,692,078	\$6,850,649	\$7,607,689	71.15%
23	CINCINNATI CASUALTY COMPANY THE	1.11%	\$9,849,677	\$9,549,165	\$4,936,813	\$10,974,519	114.93%
24	WESTPORT INSURANCE CORPORATION	1.09%	\$9,693,313	\$10,403,425	\$5,786,443	\$9,880,960	94.98%
25	AMERISURE INSURANCE COMPANY	1.08%	\$9,608,626	\$10,166,365	\$5,246,243	\$5,472,495	53.83%
26	GUARANTEE INSURANCE COMPANY	1.07%	\$9,570,463	\$9,804,982	\$4,309,879	\$7,822,431	79.78%
27	AMERISURE MUTUAL INSURANCE COMPANY	1.00%	\$8,915,602	\$7,677,054	\$3,011,398	-\$644,036	-8.39%
28	MIDWESTERN INDEMNITY COMPANY THE	0.92%	\$8,241,737	\$8,484,125	\$4,095,210	\$5,266,340	62.07%
29	AMERICAN HOME ASSURANCE COMPANY	0.91%	\$8,148,508	\$39,284,188	\$28,162,957	\$23,056,799	58.69%
30	SECURA INSURANCE A MUTUAL COMPANY	0.89%	\$7,964,508	\$8,910,117	\$3,544,703	\$5,183,989	58.18%
31	ACUITY A MUTUAL INSURANCE COMPANY	0.88%	\$7,841,577	\$9,371,325	\$4,435,963	\$4,162,547	44.42%
32	AMERICAN INTERSTATE INSURANCE COMPANY	0.86%	\$7,636,785	\$7,565,707	\$3,238,715	\$4,978,273	65.80%
33	FEDERATED MUTUAL INSURANCE COMPANY	0.83%	\$7,435,770	\$8,040,203	\$4,833,008	\$3,093,617	38.48%
34	HARTFORD ACCIDENT & INDEMNITY CO	0.81%	\$7,181,053	\$5,708,386	\$2,575,378	\$3,876,276	67.90%
35	NATIONWIDE MUTUAL INSURANCE COMPANY	0.78%	\$6,990,557	\$7,679,600	\$3,717,907	\$4,669,070	60.80%
36	SENTRY INSURANCE A MUTUAL COMPANY	0.78%	\$6,933,248	\$6,693,256	\$2,225,339	\$3,897,713	58.23%
37	HARTFORD FIRE INSURANCE COMPANY	0.77%	\$6,881,059	\$7,383,297	\$4,072,298	\$5,177,127	70.12%
38	WAUSAU BUSINESS INSURANCE COMPANY	0.76%	\$6,787,771	\$6,817,754	\$3,306,881	\$5,883,838	86.30%
39	NETHERLANDS INSURANCE COMPANY THE	0.75%	\$6,656,649	\$5,844,919	\$3,160,901	\$4,742,324	81.14%
40	CONTINENTAL WESTERN INSURANCE COMPANY	0.72%	\$6,447,450	\$7,164,858	\$3,907,389	\$3,092,082	43.16%
41	AUTO OWNERS INSURANCE COMPANY	0.69%	\$6,170,392	\$6,374,337	\$4,171,055	\$5,239,157	82.19%
42	ZENITH INSURANCE COMPANY	0.69%	\$6,113,854	\$6,457,159	\$3,727,591	\$5,574,003	86.32%
43	TRAVELERS INDEMNITY COMPANY	0.68%	\$6,081,703	\$5,211,187	\$3,957,564	\$3,696,800	70.94%
44	FARMINGTON CASUALTY COMPANY	0.68%	\$6,037,911	\$5,060,224	\$1,379,045	\$3,186,398	62.97%
45	STATE FARM FIRE AND CASUALTY COMPANY	0.68%	\$6,028,077	\$5,780,910	\$2,670,005	\$3,712,151	64.21%
46	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.66%	\$5,891,421	\$6,144,590	\$1,848,914	\$2,177,220	35.43%
47	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.65%	\$5,769,142	\$6,002,065	\$3,355,522	\$2,606,489	43.43%
48	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.63%	\$5,595,767	\$5,796,948	\$90,825	\$2,249,095	38.80%
49	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.62%	\$5,541,120	\$5,607,627	\$3,612,941	\$2,289,257	40.82%
50	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.56%	\$5,031,637	\$5,063,573	\$1,794,072	\$1,883,757	37.20%
51	STANDARD FIRE INSURANCE COMPANY	0.56%	\$5,025,161	\$5,115,447	\$1,678,669	\$3,215,332	62.86%
52	CINCINNATI INDEMNITY COMPANY INC	0.52%	\$4,636,562	\$4,732,670	\$1,632,609	\$1,900,215	40.15%
53	BITUMINOUS CASUALTY CORPORATION	0.51%	\$4,588,090	\$5,084,628	\$3,554,397	\$3,377,844	66.43%
54	AMCO INSURANCE COMPANY	0.51%	\$4,579,969	\$4,284,085	\$1,376,587	\$1,963,966	45.84%
55	TRAVELERS CASUALTY AND SURETY COMPANY	0.49%	\$4,382,009	\$4,472,165	\$2,961,248	\$2,311,769	51.69%
56	FEDERAL INSURANCE COMPANY	0.49%	\$4,349,870	\$4,631,858	\$1,611,605	\$1,932,636	41.72%
57	GREAT WEST CASUALTY COMPANY	0.49%	\$4,325,701	\$4,351,476	\$1,932,868	\$1,326,926	30.49%
58	VALLEY FORGE INSURANCE COMPANY	0.48%	\$4,298,379	\$4,461,974	\$1,749,206	\$2,092,326	46.89%
59	CINCINNATI INSURANCE COMPANY THE	0.46%	\$4,123,741	\$4,000,608	\$1,786,538	\$3,692,930	92.31%
60	GRINNELL MUTUAL REINSURANCE COMPANY	0.46%	\$4,106,906	\$4,307,569	\$2,787,738	\$2,949,198	68.47%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TWIN CITY FIRE INSURANCE COMPANY	0.46%	\$4,100,591	\$4,166,455	\$2,157,899	\$4,070,184	97.69%
62	GREAT DIVIDE INSURANCE COMPANY	0.45%	\$3,980,727	\$3,995,429	\$1,103,160	\$1,893,286	47.39%
63	ARCH INSURANCE COMPANY	0.44%	\$3,892,087	\$3,776,382	\$785,132	\$2,416,023	63.98%
64	HAWKEYE SECURITY INSURANCE COMPANY	0.43%	\$3,863,078	\$4,518,384	\$3,494,599	\$6,118,960	135.42%
65	LIBERTY MUTUAL INSURANCE COMPANY	0.43%	\$3,796,223	\$3,156,345	\$3,796,955	\$1,996,705	63.26%
66	CONTINENTAL CASUALTY COMPANY	0.42%	\$3,735,020	\$1,792,390	\$2,114,004	\$1,620,853	90.43%
67	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.41%	\$3,690,705	\$3,650,767	\$2,438,378	\$4,136,006	113.29%
68	UNITED WISCONSIN INSURANCE COMPANY	0.41%	\$3,653,015	\$2,910,484	\$1,179,667	\$830,072	28.52%
69	PHOENIX INSURANCE COMPANY THE	0.39%	\$3,483,488	\$3,299,006	\$1,061,990	\$996,457	30.20%
70	CHUBB INDEMNITY INSURANCE COMPANY	0.38%	\$3,397,526	\$2,999,983	\$659,037	\$1,622,221	54.07%
71	WESCO INSURANCE COMPANY	0.36%	\$3,184,802	\$3,267,921	\$345,666	\$1,534,964	46.97%
72	UNITED STATES FIDELITY & GUARANTY COMPANY	0.35%	\$3,131,125	\$3,158,489	\$1,832,670	\$4,895,118	154.98%
73	TRUCK INSURANCE EXCHANGE	0.34%	\$2,995,162	\$3,175,840	\$1,381,463	\$1,218,212	38.36%
74	GENERAL CASUALTY COMPANY OF WISCONSIN	0.33%	\$2,982,769	\$3,380,486	\$1,663,715	\$1,537,638	45.49%
75	ILLINOIS NATIONAL INSURANCE COMPANY	0.28%	\$2,531,299	\$2,965,680	\$1,296,156	\$2,490,510	83.98%
76	OLD REPUBLIC INSURANCE COMPANY	0.28%	\$2,496,000	\$2,566,716	\$1,153,761	\$1,729,134	67.37%
77	HARTFORD CASUALTY INSURANCE CO	0.28%	\$2,479,423	\$2,107,864	\$1,898,400	\$1,166,249	55.33%
78	EMPLOYERS MUTUAL CASUALTY COMPANY	0.28%	\$2,464,562	\$2,671,563	\$1,643,410	\$1,601,155	59.93%
79	ZURICH AMERICAN INSURANCE CO OF ILLINOIS	0.27%	\$2,422,367	\$2,070,967	\$1,155,404	\$775,135	37.43%
80	CHURCH MUTUAL INSURANCE COMPANY	0.27%	\$2,382,915	\$2,484,844	\$1,710,843	\$2,077,226	83.60%
81	CAROLINA CASUALTY INSURANCE COMPANY	0.27%	\$2,374,456	\$1,709,513	\$221,166	\$1,018,876	59.60%
82	ACE PROPERTY AND CASUALTY INSURANCE CO	0.26%	\$2,329,525	\$2,221,121	\$1,887,156	\$1,048,083	47.19%
83	SENTINEL INSURANCE COMPANY LTD	0.24%	\$2,103,776	\$1,581,836	\$374,643	\$1,235,732	78.12%
84	PEERLESS INSURANCE COMPANY	0.23%	\$2,077,984	\$2,205,573	\$1,078,901	\$696,451	31.58%
85	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.22%	\$1,989,954	\$1,873,601	\$844,470	\$2,088,123	111.45%
86	SOUTHERN INSURANCE COMPANY	0.22%	\$1,986,438	\$3,285,205	\$2,180,892	\$1,519,870	46.26%
87	ACCIDENT FUND GENERAL INSURANCE COMPANY	0.22%	\$1,971,443	\$1,722,214	\$541,376	\$917,269	53.26%
88	TECHNOLOGY INSURANCE COMPANY	0.22%	\$1,961,160	\$2,043,212	\$1,165,192	-\$1,693,396	-82.88%
89	ARGONAUT GREAT CENTRAL INSURANCE CO	0.22%	\$1,938,113	\$1,811,753	\$584,639	\$1,078,853	59.55%
90	EMCASCO INSURANCE COMPANY	0.20%	\$1,795,861	\$1,052,198	\$484,401	\$1,265,599	120.28%
91	AIG CASUALTY COMPANY	0.20%	\$1,774,566	\$1,253,845	\$82,464	\$828,121	66.05%
92	AMERICAN CASUALTY CO OF READING PA	0.20%	\$1,773,166	\$1,007,087	\$500,548	\$1,171,531	116.33%
93	PACIFIC INDEMNITY COMPANY	0.20%	\$1,765,585	\$2,155,135	\$513,671	\$558,906	25.93%
94	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.19%	\$1,730,209	\$1,572,060	\$460,890	\$471,371	29.98%
95	TRANSPORTATION INSURANCE COMPANY	0.19%	\$1,696,644	\$1,513,007	\$3,397,651	\$1,020,314	67.44%
96	DISCOVER PROPERTY AND CASUALTY INS COMPANY	0.19%	\$1,657,803	\$1,637,991	\$499,283	\$1,125,363	68.70%
97	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.18%	\$1,626,569	\$1,847,259	\$1,120,882	\$978,764	52.98%
98	COLUMBIA NATIONAL INSURANCE COMPANY	0.18%	\$1,625,300	\$1,878,739	\$1,297,228	\$472,678	25.16%
99	XL SPECIALTY INSURANCE COMPANY	0.18%	\$1,615,300	\$1,691,398	\$272,473	\$1,125,401	66.54%
100	OAK RIVER INSURANCE COMPANY	0.18%	\$1,569,943	\$867,317	\$475,920	\$630,575	72.70%
101	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$1,537,156	\$1,638,093	\$334,372	\$457,337	27.92%
102	AMERICAN STATES INSURANCE COMPANY	0.16%	\$1,462,264	\$1,726,646	\$1,418,077	\$86,399	5.00%
103	FARMERS INSURANCE EXCHANGE	0.16%	\$1,456,841	\$1,544,143	\$723,586	\$857,938	55.56%
104	PENNSYLVANIA MANUFACTURERS ASSOC INS CO	0.15%	\$1,326,480	\$1,062,336	\$525,793	\$561,773	52.88%
105	ARGONAUT INSURANCE COMPANY	0.15%	\$1,310,647	\$1,348,041	\$438,232	\$781,864	58.00%
106	FEDERATED SERVICE INSURANCE COMPANY	0.14%	\$1,273,073	\$1,433,748	\$708,669	\$691,314	48.22%
107	AMCOMP ASSURANCE CORPORATION	0.14%	\$1,226,350	\$1,062,277	\$270,985	\$597,681	56.26%
108	PHARMACISTS MUTUAL INSURANCE COMPANY	0.14%	\$1,224,389	\$1,258,691	\$519,742	\$664,298	52.78%
109	ELECTRIC INSURANCE COMPANY	0.14%	\$1,204,276	\$1,204,276	\$503,203	\$303,894	25.23%
110	SENTRY SELECT INSURANCE COMPANY	0.13%	\$1,179,685	\$697,532	\$193,878	\$323,403	46.36%
111	REGENT INSURANCE COMPANY	0.13%	\$1,163,116	\$1,268,147	\$1,051,020	\$939,543	74.09%
112	PREMIER GROUP INSURANCE COMPANY	0.13%	\$1,154,490	\$1,154,490	\$296,559	\$718,686	62.25%
113	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$1,153,024	\$1,219,169	\$780,713	-\$41,791	-3.43%
114	PROTECTIVE INSURANCE COMPANY	0.13%	\$1,147,960	\$1,147,960	\$503,037	\$887,343	77.30%
115	EVEREST NATIONAL INSURANCE COMPANY	0.12%	\$1,091,099	\$969,235	\$818,008	\$421,148	43.45%
116	AMERICAN INSURANCE COMPANY THE	0.12%	\$1,079,716	\$1,365,878	\$2,670,613	\$125,786	9.21%
117	FIRST LIBERTY INSURANCE CORP THE	0.12%	\$1,048,090	\$993,417	\$133,756	\$299,237	30.12%
118	ONEBEACON AMERICA INSURANCE COMPANY	0.12%	\$1,026,328	\$1,040,414	\$308,857	\$879,202	84.51%
119	MIDWEST INSURANCE COMPANY	0.11%	\$1,017,255	\$884,373	\$181,545	\$495,556	56.03%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.11%	\$953,390	\$996,528	\$706,913	\$847,649	85.06%
121	SEA BRIGHT INSURANCE COMPANY	0.11%	\$947,043	\$1,038,775	\$506,441	\$476,171	45.84%
122	VIGILANT INSURANCE COMPANY	0.11%	\$942,609	\$404,581	\$112,685	\$579,331	143.19%
123	UNITED FIRE AND CASUALTY COMPANY	0.11%	\$941,293	\$939,728	\$417,642	\$130,486	13.89%
124	CONTINENTAL INDEMNITY COMPANY	0.10%	\$930,806	\$930,806	\$393,879	\$400,212	43.00%
125	STAR INSURANCE COMPANY	0.10%	\$926,207	\$1,136,435	\$389,068	\$381,234	33.55%
126	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.10%	\$893,768	\$731,087	\$116,437	\$518,959	70.98%
127	FARMLAND MUTUAL INSURANCE COMPANY	0.10%	\$883,749	\$823,463	\$1,089,219	\$450,374	54.69%
128	BROTHERHOOD MUTUAL INSURANCE CO	0.10%	\$860,701	\$859,686	\$318,665	\$91,077	10.59%
129	PACIFIC EMPLOYERS INSURANCE COMPANY	0.10%	\$860,257	\$586,248	\$1,083,702	\$1,093,653	186.55%
130	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.09%	\$835,884	\$732,289	\$515,932	\$1,018,188	139.04%
131	STATE AUTO PROPERTY & CASUALTY INS COMPANY	0.09%	\$816,902	\$836,614	\$440,106	\$283,067	33.83%
132	AMERICAN COMPENSATION INSURANCE COMPANY	0.09%	\$780,429	\$634,314	\$295,433	-\$1,072,373	-169.06%
133	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.09%	\$774,519	\$785,934	\$312,618	\$177,412	22.57%
134	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.08%	\$751,857	\$1,108,368	\$709,569	\$317,904	28.68%
135	CHEROKEE INSURANCE COMPANY	0.08%	\$751,328	\$697,996	\$579,139	\$726,575	104.09%
136	BITUMINOUS FIRE AND MARINE INS CO	0.08%	\$750,232	\$510,462	\$1,147,516	\$964,288	188.90%
137	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.08%	\$740,451	\$601,848	\$277,585	\$985,019	163.67%
138	SAFETY NATIONAL CASUALTY CORPORATION	0.08%	\$739,067	\$778,957	\$395,270	\$307,499	39.48%
139	STARNET INSURANCE COMPANY	0.08%	\$724,313	\$466,673	\$30,766	\$278,140	59.60%
140	OHIO CASUALTY INSURANCE COMPANY	0.08%	\$673,850	\$902,358	\$765,514	-\$1,353,690	-150.02%
141	PRAETORIAN INSURANCE COMPANY	0.07%	\$643,691	\$645,775	\$87,020	\$142,014	21.99%
142	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.07%	\$642,324	\$564,280	\$114,993	\$188,962	33.49%
143	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$639,683	\$635,839	\$291,052	\$192,248	30.24%
144	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.06%	\$575,747	\$1,207,438	\$238,932	\$348,443	28.86%
145	GENERAL CASUALTY INSURANCE COMPANY	0.06%	\$566,405	\$626,700	\$67,464	\$45,304	7.23%
146	MITSUI SUMITOMO INSURANCE CO OF AMERICA	0.06%	\$518,933	\$493,021	\$40,241	-\$31,755	-6.44%
147	UNITED STATES FIRE INSURANCE COMPANY	0.06%	\$495,543	\$828,352	\$1,356,715	\$475,563	57.41%
148	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.06%	\$495,240	\$473,532	\$223,704	-\$460,509	-97.25%
149	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	0.06%	\$491,628	\$477,498	\$52,578	\$183,524	38.43%
150	SENTRY CASUALTY COMPANY	0.05%	\$475,523	\$201,070	\$27,340	\$123,363	61.35%
151	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.05%	\$471,936	\$443,622	\$183,576	\$250,947	56.57%
152	MID CENTURY INSURANCE COMPANY	0.05%	\$468,657	\$430,679	\$375,855	\$546,081	126.80%
153	GRANITE STATE INSURANCE COMPANY	0.05%	\$454,768	\$351,389	\$682,021	\$1,039,834	295.92%
154	WEST AMERICAN INSURANCE COMPANY	0.05%	\$451,057	\$721,520	\$283,973	-\$713,247	-98.85%
155	NORTHERN INSURANCE COMPANY OF NEW YORK	0.05%	\$439,289	\$582,616	\$410,647	\$935,048	160.49%
156	DEPOSITORS INSURANCE COMPANY	0.05%	\$435,374	\$607,828	\$615,009	\$154,921	25.49%
157	GENERAL INSURANCE COMPANY OF AMERICA	0.05%	\$434,625	\$509,709	\$278,953	\$196,803	38.61%
158	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.04%	\$399,143	\$381,314	\$176,269	\$362,054	94.95%
159	NATIONAL SURETY CORPORATION	0.04%	\$396,807	\$358,808	\$841,158	\$289,213	80.60%
160	LUMBERMENS UNDERWRITING ALLIANCE	0.04%	\$357,506	\$363,997	\$139,048	\$538,789	148.02%
161	EMPLOYERS FIRE INSURANCE COMPANY	0.04%	\$354,552	\$369,562	\$217,173	\$276,145	74.72%
162	NATIONAL AMERICAN INSURANCE COMPANY	0.04%	\$350,443	\$551,395	\$263,640	\$361,043	65.48%
163	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.04%	\$344,362	\$351,726	\$2,540,155	-\$115,798	-32.92%
164	NATIONAL INTERSTATE INSURANCE COMPANY	0.04%	\$343,165	\$349,254	\$140,477	\$283,697	81.23%
165	VIRGINIA SURETY COMPANY INC	0.04%	\$328,406	\$330,706	\$2,204,577	\$2,924,243	884.24%
166	FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$327,952	\$356,682	\$158,916	\$89,868	25.20%
167	ACIG INSURANCE COMPANY	0.04%	\$323,444	\$323,444	\$0	\$501,820	155.15%
168	ASSURANCE COMPANY OF AMERICA	0.03%	\$304,684	\$433,225	\$461,956	\$110,375	25.48%
169	BLOOMINGTON COMPENSATION INSURANCE CO	0.03%	\$285,407	\$30,499	\$0	\$0	0.00%
170	UNION INSURANCE COMPANY	0.03%	\$280,906	\$220,068	\$7,162	\$13,716	6.23%
171	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.03%	\$268,712	\$364,723	\$234,364	\$162,708	44.61%
172	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$261,224	\$462,679	\$419,900	-\$463,720	-100.22%
173	OHIO SECURITY INSURANCE COMPANY	0.03%	\$258,301	\$168,857	\$917	-\$18,500	-10.96%
174	MARYLAND CASUALTY COMPANY	0.03%	\$253,494	\$346,518	\$638,423	\$221,860	64.03%
175	NOVA CASUALTY COMPANY	0.03%	\$253,377	\$27,712	\$0	\$14,998	54.12%
176	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$245,918	\$287,512	\$181,683	-\$90,839	-31.59%
177	MITSUI SUMITOMO INSURANCE USA INC	0.03%	\$241,999	\$262,321	\$98,774	\$271,710	103.58%
178	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$240,950	\$222,638	\$105,209	\$378,388	169.96%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	DIAMOND INSURANCE COMPANY	0.03%	\$238,723	\$228,790	\$187,264	-\$18,184	-7.95%
180	PROVIDENCE PROPERTY & CASUALTY INS COMPANY	0.03%	\$237,439	\$237,439	-\$20,670	\$93,899	39.55%
181	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.03%	\$233,763	\$431,308	\$63,966	-\$1,871	-0.43%
182	PENN MILLERS INSURANCE COMPANY	0.03%	\$230,519	\$192,049	\$10,555	-\$92,796	-48.32%
183	WORK FIRST CASUALTY COMPANY	0.03%	\$229,597	\$264,003	\$119,918	\$39,548	14.98%
184	HANOVER INSURANCE COMPANY THE	0.03%	\$227,160	\$201,416	\$368,166	\$594,528	295.17%
185	ADDISON INSURANCE COMPANY	0.02%	\$219,738	\$236,548	\$140,742	\$237,027	100.20%
186	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$219,196	\$216,996	\$256,080	-\$1,733,795	-799.00%
187	MASSACHUSETTS BAY INSURANCE COMPANY	0.02%	\$211,529	\$204,007	\$73,983	\$54,302	26.62%
188	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$198,558	\$252,701	\$303,914	\$410,139	162.30%
189	TRANSGUARD INSURANCE CO OF AMERICA INC	0.02%	\$194,235	\$224,572	\$95,780	-\$88,951	-39.61%
190	AUI INSURANCE COMPANY	0.02%	\$191,761	\$191,761	\$361,195	-\$439,271	-229.07%
191	UNIVERSAL UNDERWRITERS INS CO	0.02%	\$187,586	\$79,989	\$363,341	\$375,893	469.93%
192	CAPITAL CITY INSURANCE COMPANY INC	0.02%	\$182,253	\$181,573	\$356,045	\$260,671	143.56%
193	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$178,768	\$228,819	\$53,934	-\$19,821	-8.66%
194	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.02%	\$175,756	\$153,681	\$43,760	\$24,772	16.12%
195	DAKOTA TRUCK UNDERWRITERS	0.02%	\$169,293	\$360,284	\$88,607	\$154,855	42.98%
196	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$168,964	\$173,313	\$140,107	-\$43,614	-25.16%
197	COMPANION PROPERTY AND CASUALTY INS CO	0.02%	\$166,977	\$103,718	\$35,083	\$74,085	71.43%
198	BANCINSURE INC	0.02%	\$159,374	\$140,836	\$25,306	\$217,680	154.56%
199	SUA INSURANCE COMPANY	0.02%	\$157,680	\$275,741	\$459,954	\$1,117,071	405.12%
200	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.02%	\$155,154	\$140,840	\$274,283	\$786,602	558.51%
201	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.02%	\$152,617	\$250,750	\$68,133	\$462,642	184.50%
202	INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.02%	\$151,199	\$566,984	\$364,530	-\$349,463	-61.64%
203	ULLICO CASUALTY COMPANY	0.02%	\$147,940	\$121,338	\$33,128	\$73,831	60.85%
204	NORTH RIVER INSURANCE COMPANY THE	0.02%	\$139,727	\$614,835	\$461,868	\$175,195	28.49%
205	NATIONAL TRUST INSURANCE COMPANY	0.01%	\$133,277	\$16,748	\$313	\$1,020	6.09%
206	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$121,631	\$108,569	\$35,093	\$155,233	142.98%
207	CUMIS INSURANCE SOCIETY INC	0.01%	\$117,648	\$262,506	\$137,421	\$115,239	43.90%
208	MONROE GUARANTY INSURANCE COMPANY	0.01%	\$116,910	\$29,468	\$0	\$1,241	4.21%
209	GUIDEONE ELITE INSURANCE COMPANY	0.01%	\$116,294	\$128,467	\$268,156	\$66,143	51.49%
210	GREENWICH INSURANCE COMPANY	0.01%	\$114,469	\$93,391	\$22,311	\$74,504	79.78%
211	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.01%	\$98,147	\$258,517	\$808,755	-\$12,526	-4.85%
212	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.01%	\$97,173	\$66,638	\$0	-\$5,665	-8.50%
213	WESTFIELD INSURANCE COMPANY	0.01%	\$91,365	\$124,454	\$24,897	-\$24,632	-19.79%
214	TOWER INSURANCE COMPANY OF NEW YORK	0.01%	\$84,838	\$12,574	\$0	\$12,443	98.96%
215	T H E INSURANCE COMPANY	0.01%	\$75,904	\$79,198	\$31,758	-\$74,595	-94.19%
216	MERIDIAN SECURITY INSURANCE COMPANY	0.01%	\$74,167	\$80,765	\$0	\$19,600	24.27%
217	GATEWAY INSURANCE COMPANY	0.01%	\$69,268	\$32,486	\$0	\$24,740	76.16%
218	ALASKA NATIONAL INSURANCE COMPANY	0.01%	\$68,790	\$327,638	\$356,926	-\$23,677	-7.23%
219	LUMBERMENS MUTUAL CASUALTY COMPANY	0.01%	\$64,984	\$64,984	\$542,299	\$596,781	918.35%
220	DALLAS NATIONAL INSURANCE COMPANY	0.01%	\$59,246	\$59,246	\$5,693	\$11,676	19.71%
221	ATLANTIC SPECIALTY INSURANCE COMPANY	0.01%	\$56,567	\$87,528	\$251,815	-\$72,131	-82.41%
222	MIDWEST EMPLOYERS CASUALTY COMPANY	0.01%	\$54,001	\$63,852	\$0	\$87,746	137.42%
223	PEERLESS INDEMNITY INSURANCE COMPANY	0.01%	\$53,225	\$48,774	\$0	\$3,939	8.08%
224	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01%	\$51,425	\$41,379	\$28,607	\$8,672	20.96%
225	EMPLOYERS SECURITY INSURANCE COMPANY	0.01%	\$49,546	\$15,293	-\$15,022	-\$30,683	-200.63%
226	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$47,173	\$75,784	\$32,220	-\$36,826	-48.59%
227	HARCO NATIONAL INSURANCE COMPANY	0.00%	\$43,338	\$54,617	\$198,701	\$57,651	105.56%
228	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$34,552	\$35,385	\$1,176	-\$18,510	-52.31%
229	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$34,351	\$38,053	\$1,320	-\$14,880	-39.10%
230	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.00%	\$34,262	\$70,058	\$55,010	\$10,634	15.18%
231	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$26,410	\$21,425	\$0	\$17,872	83.42%
232	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$23,839	\$408,987	\$123,131	\$85,728	20.96%
233	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$19,111	\$61,905	\$23,771	\$3,422	5.53%
234	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$18,181	\$18,181	\$29,912	-\$155,999	-858.03%
235	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$15,063	\$15,616	\$65,870	-\$70,904	-454.05%
236	SFM MUTUAL INSURANCE COMPANY	0.00%	\$14,352	\$7,386	\$0	\$0	0.00%
237	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$12,939	\$13,340	\$1,718	-\$8,457	-63.40%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	BENCHMARK INSURANCE COMPANY	0.00%	\$10,849	\$20,536	\$352,330	\$82,453	401.50%
239	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$8,663	\$5,736	\$127,274	-\$190,544	-3321.90%
240	INSURANCE COMPANY OF THE WEST	0.00%	\$8,549	\$8,752	\$299	-\$18,514	-211.54%
241	REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0.00%	\$8,513	\$8,575	\$26,399	-\$127,372	-1485.39%
242	SPARTA INSURANCE COMPANY	0.00%	\$5,839	\$1,818	\$0	\$1,095	60.23%
243	FCCI INSURANCE COMPANY	0.00%	\$5,076	\$1,730	\$0	\$73	4.22%
244	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$3,127	\$3,529	\$481,098	\$1,249,000	35392.46%
245	ADVANTAGE WORKERS COMPENSATION INS CO	0.00%	\$2,877	\$15,686	\$0	-\$8,187	-52.19%
246	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$2,810	\$2,690	\$0	\$0	0.00%
247	NIPPONKOA INSURANCE CO LIMITED (US BRANCH)	0.00%	\$2,556	\$2,421	\$0	\$1,106	45.68%
248	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,486	\$2,486	\$114,429	\$25,621	1030.61%
249	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$1,986	\$1,919	\$247,869	\$159,633	8318.55%
250	MEMIC INDEMNITY COMPANY	0.00%	\$1,276	\$563	\$0	\$366	65.01%
251	AMCOMP PREFERRED INSURANCE COMPANY	0.00%	\$833	\$577	\$0	\$71	12.31%
252	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$813	\$660	\$14,541	\$73,496	11135.76%
253	CHUBB NATIONAL INSURANCE COMPANY	0.00%	\$631	\$500	\$0	\$134	26.80%
254	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$500	\$500	\$1,258,059	\$1,129,270	225854.00%
255	PETROLEUM CASUALTY COMPANY	0.00%	\$126	\$126	\$0	\$0	0.00%
256	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$10	\$10	\$445,508	\$169,501	1695010.00%
257	ACE INDEMNITY INSURANCE COMPANY	0.00%	\$0	-\$596	\$0	\$31,008	-5202.68%
258	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,254	N/A
259	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,435	N/A
260	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$1,185,050	\$864,283	N/A
261	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$77,534	N/A
262	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
263	ALLIED WORLD REINSURANCE COMPANY	0.00%	\$0	\$0	\$31,310	-\$5,152	N/A
264	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$0	\$64,261	-\$35,127	N/A
265	AMERICAN SAFETY CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$402,288	\$0	N/A
266	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$17,593	N/A
267	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$38,306	-\$74,739	N/A
268	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$71,135	N/A
269	CHRYSLER INSURANCE COMPANY	0.00%	\$0	\$17,194	-\$4,935	-\$6,422	-37.35%
270	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$216,898	\$260,984	N/A
271	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$30,872	N/A
272	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$134,005	-\$628,065	N/A
273	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$147,177	\$145,667	N/A
274	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,285	N/A
275	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
276	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$46,544	-\$124,081	N/A
277	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,000	N/A
278	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$12,595	\$11	N/A
279	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$26,224	-\$8,344	N/A
280	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$27,421	-\$4,410	N/A
281	MILWAUKEE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$53	N/A
282	MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$15,738	N/A
283	NATIONWIDE PROPERTY & CASUALTY INS COMPANY	0.00%	\$0	\$0	\$12,133	\$73,502	N/A
284	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$366	N/A
285	NORTHERN ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$8,254	\$87,574	N/A
286	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.00%	\$0	\$0	\$0	-\$19,278	N/A
287	OHIO FARMERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$290	N/A
288	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$701,350	\$234,911	N/A
289	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$76,055	-\$282,273	N/A
290	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CC	0.00%	\$0	\$0	\$2,800	\$4,487	N/A
291	PROFESSIONAL LIABILITY INS COMPANY OF AMERICA	0.00%	\$0	\$0	\$69,106	-\$428,201	N/A
292	PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
293	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$257,363	-\$12,054	N/A
294	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$100	-\$228	\$1,814,889	1814889.00%
295	SAGAMORE INSURANCE COMPANY	0.00%	\$0	\$0	\$292,467	-\$169,026	N/A
296	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$45	N/A

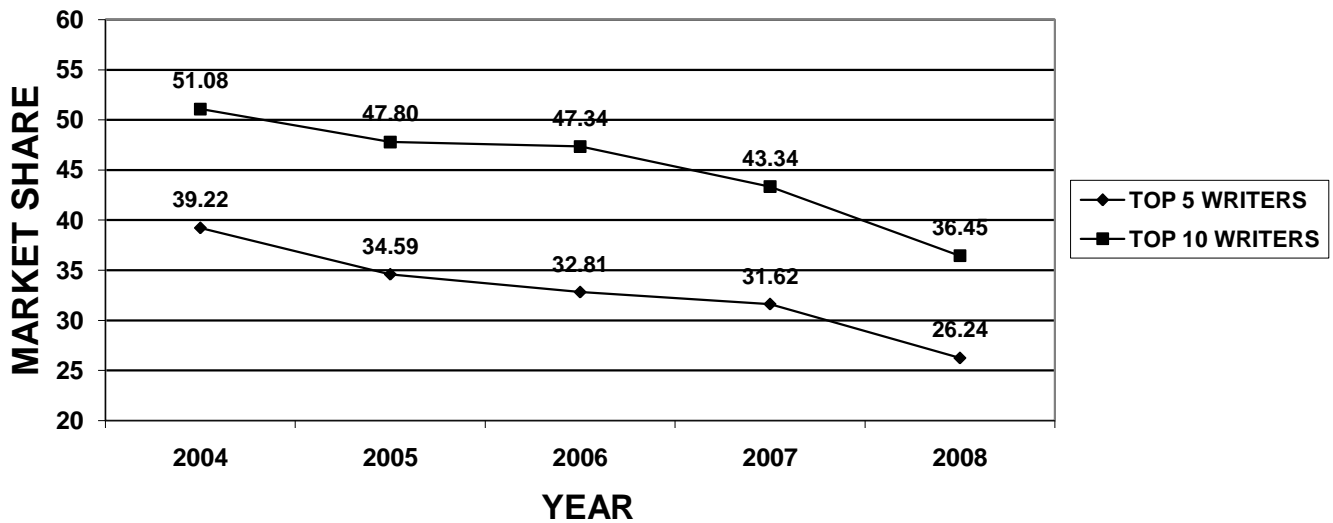


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

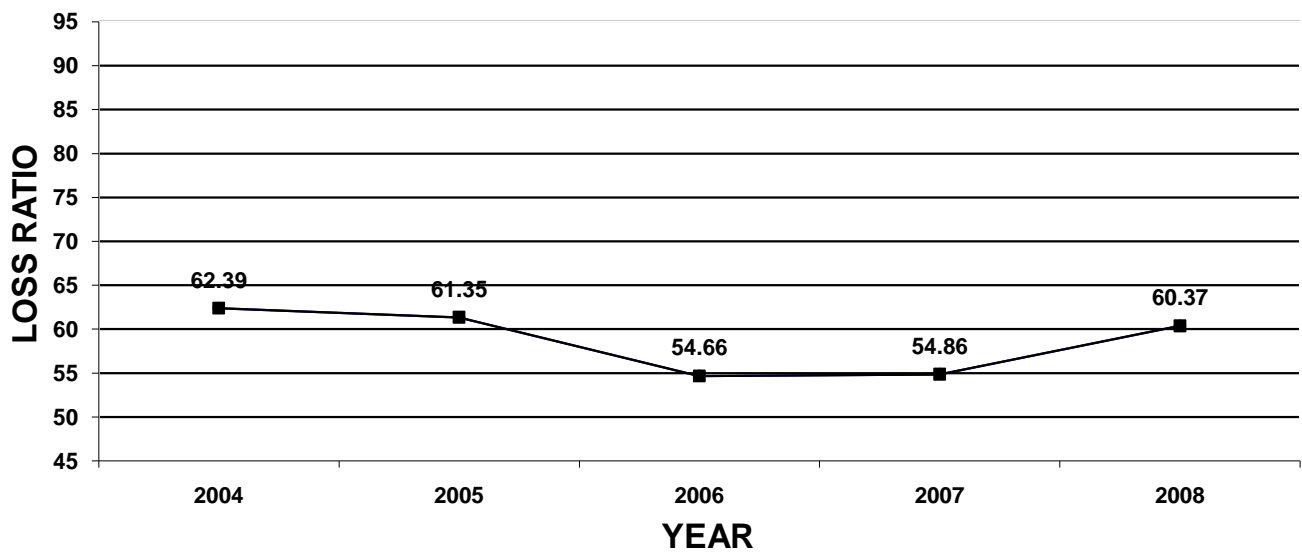
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	SENECA INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	-\$200	N/A
298	SHELTER MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$118,145	\$118,145	N/A
299	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	-\$17	\$0	\$5,311	-31241.18%
300	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$60,605	-\$65,664	N/A
301	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$1,932,204	\$1,717,514	N/A
302	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$592	N/A
303	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
304	TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00%	\$0	\$0	\$0	\$0	N/A
305	U S SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
306	UNITED STATES LIABILITY INSURANCE COMPANY	0.00%	\$0	\$0	\$466	\$466	N/A
307	CONTINENTAL INSURANCE COMPANY THE	0.00%	-\$49	-\$132,708	\$358,859	\$121,906	-91.86%
308	ATHENA ASSURANCE COMPANY	0.00%	-\$270	-\$561	\$15,625	-\$21,280	3793.23%
309	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	-\$391	-\$391	\$462,970	\$633,789	-162094.37%
310	SAFETY FIRST INSURANCE COMPANY	0.00%	-\$802	-\$3,794	\$0	-\$32,953	868.56%
311	FIREMANS FUND INSURANCE COMPANY	0.00%	-\$3,658	\$1,756	\$895,550	-\$105,467	-6006.09%
312	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$7,465	-\$19,427	\$58,878	-\$300,440	1546.51%
313	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	-\$7,482	\$98,380	\$182,472	\$40,991	41.67%
314	AMERICAN MANUFACTURERS MUTUAL INS COMPANY	0.00%	-\$33,306	-\$33,306	\$156,218	\$697,855	-2095.28%
315	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$36,378	-\$36,378	\$0	-\$1,520	4.18%
316	ARROWOOD INDEMNITY COMPANY	-0.01%	-\$75,713	-\$75,713	\$1,447,976	\$923,038	-1219.13%
317	FIDELITY AND GUARANTY INSURANCE COMPANY	-0.10%	-\$910,304	-\$947,518	\$412,928	-\$2,873,812	303.30%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$891,058,853</b>	<b>\$920,403,457</b>	<b>\$488,936,905</b>	<b>\$555,612,334</b>	<b>60.37%</b>

## MISSOURI DIRECT WORKERS COMPENSATION INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL INSURANCE COMPANY THE	25.03%	\$151,313,063	\$157,225,262	\$149,808,462	\$148,334,204	94.35%
2	ACE AMERICAN INSURANCE COMPANY	4.80%	\$29,033,633	\$32,874,584	\$15,288,956	\$30,006,231	91.27%
3	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	4.74%	\$28,654,321	\$31,092,563	\$18,342,403	-\$21,745,049	-69.94%
4	ZURICH AMERICAN INSURANCE COMPANY	4.49%	\$27,155,030	\$27,990,923	\$21,100,115	\$23,288,498	83.20%
5	CATERPILLAR INSURANCE COMPANY	4.19%	\$25,347,701	\$9,855,646	\$6,655,324	\$7,523,220	76.33%
6	CONTINENTAL CASUALTY COMPANY	2.35%	\$14,227,671	\$13,638,562	\$3,567,986	\$11,429,727	83.80%
7	STATE FARM FIRE AND CASUALTY COMPANY	2.35%	\$14,218,524	\$13,894,775	\$8,060,314	\$9,724,974	69.99%
8	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	2.32%	\$14,037,016	\$15,206,203	\$8,170,252	\$5,543,274	36.45%
9	CINCINNATI INSURANCE COMPANY THE	1.93%	\$11,638,423	\$12,643,828	\$2,443,306	\$9,114,142	72.08%
10	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.76%	\$10,628,224	\$10,531,272	\$17,188,340	\$23,634,907	224.43%
11	TWIN CITY FIRE INSURANCE COMPANY	1.62%	\$9,777,802	\$8,905,982	\$530,555	\$923,233	10.37%
12	PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.49%	\$8,991,843	\$8,246,968	\$3,957,084	\$3,888,027	47.14%
13	OLD REPUBLIC INSURANCE COMPANY	1.44%	\$8,697,445	\$8,809,702	\$5,851,636	\$11,064,025	125.59%
14	TRAVELERS INDEMNITY COMPANY	1.43%	\$8,625,094	\$9,264,543	\$7,014,578	\$3,104,908	33.51%
15	ST PAUL FIRE & MARINE INSURANCE COMPANY	1.39%	\$8,396,686	\$8,231,577	\$4,045,134	\$2,965,731	36.03%
16	UNITED FIRE AND CASUALTY COMPANY	1.27%	\$7,653,077	\$7,632,791	\$1,444,735	\$495,348	6.49%
17	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	1.19%	\$7,175,741	\$7,173,383	\$3,189,366	\$3,703,089	51.62%
18	FEDERAL INSURANCE COMPANY	1.11%	\$6,692,637	\$6,678,128	\$4,601,964	-\$1,166,600	-17.47%
19	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	1.09%	\$6,585,131	\$6,316,993	\$2,180,317	-\$4,043,759	-64.01%
20	SHELTER MUTUAL INSURANCE COMPANY	1.08%	\$6,512,378	\$6,437,428	\$2,987,774	\$2,077,322	32.27%
21	AMERICAN HOME ASSURANCE COMPANY	1.05%	\$6,339,074	\$8,936,393	\$1,696,274	-\$6,892,460	-77.13%
22	UNIVERSAL UNDERWRITERS INS CO	0.76%	\$4,584,182	\$4,425,114	\$1,968,782	\$1,979,529	44.73%
23	LIBERTY INSURANCE CORPORATION	0.73%	\$4,395,181	\$4,404,617	\$1,538,936	\$4,039,193	91.70%
24	AXIS INSURANCE COMPANY	0.72%	\$4,327,392	\$2,629,647	\$5,229	\$1,249,743	47.53%
25	AMERISURE MUTUAL INSURANCE COMPANY	0.63%	\$3,832,726	\$3,974,192	\$39,988	\$510,332	12.84%
26	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.62%	\$3,719,909	\$3,827,159	\$2,648,302	\$4,011,302	104.81%
27	ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.61%	\$3,670,396	\$2,813,268	\$0	\$2,025,511	72.00%
28	AMCO INSURANCE COMPANY	0.59%	\$3,563,697	\$3,792,476	\$356,813	\$1,383,142	36.47%
29	RSUI INDEMNITY COMPANY	0.59%	\$3,539,600	\$4,305,309	\$1,596,852	\$2,115,891	49.15%
30	DISCOVER PROPERTY AND CASUALTY INS COMPANY	0.58%	\$3,533,698	\$3,457,169	\$1,074,697	\$1,989,563	57.55%
31	LIBERTY INSURANCE UNDERWRITERS INC.	0.58%	\$3,497,839	\$3,511,272	\$207,248	\$1,901,947	54.17%
32	ARCH INSURANCE COMPANY	0.57%	\$3,465,038	\$3,283,359	\$431,431	\$1,426,582	43.45%
33	EMPLOYERS MUTUAL CASUALTY COMPANY	0.56%	\$3,412,449	\$3,518,465	\$771,384	\$1,145,783	32.56%
34	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.55%	\$3,313,658	\$3,334,563	-\$1,024,334	-\$627,840	-18.83%
35	HAWKEYE SECURITY INSURANCE COMPANY	0.55%	\$3,305,442	\$3,404,189	\$960,367	\$1,754,067	51.53%
36	U S SPECIALTY INSURANCE COMPANY	0.48%	\$2,883,466	\$3,385,326	\$280,000	-\$443,849	-13.11%
37	ACUITY A MUTUAL INSURANCE COMPANY	0.43%	\$2,620,621	\$2,724,393	\$651,411	\$447,893	16.44%
38	XL INSURANCE AMERICA INC	0.43%	\$2,586,997	\$2,573,603	\$0	-\$62,055	-2.41%
39	GREAT AMERICAN INSURANCE COMPANY	0.43%	\$2,574,643	\$2,606,700	\$9,500	\$4,253,778	163.19%
40	NATIONAL CASUALTY COMPANY	0.41%	\$2,458,796	\$2,473,656	\$1,532,356	\$393,267	15.90%
41	NATIONWIDE MUTUAL INSURANCE COMPANY	0.41%	\$2,449,375	\$2,472,002	\$391,588	\$1,067,409	43.18%
42	WESTCHESTER FIRE INSURANCE COMPANY	0.39%	\$2,380,817	\$2,475,667	\$11,971	-\$6,839,111	-276.25%
43	NAVIGATORS INSURANCE COMPANY	0.38%	\$2,274,505	\$1,676,304	\$0	\$262,172	15.64%
44	CAMERON MUTUAL INSURANCE COMPANY	0.37%	\$2,243,924	\$2,333,311	\$753,485	\$927,132	39.73%
45	GREENWICH INSURANCE COMPANY	0.36%	\$2,202,500	\$2,133,644	\$67,141	\$5,156,724	241.69%
46	STATE AUTO PROPERTY & CASUALTY INS COMPANY	0.36%	\$2,172,917	\$2,211,858	\$465,500	\$741,656	33.53%
47	SAFECO INSURANCE COMPANY OF AMERICA	0.36%	\$2,153,923	\$2,181,712	\$255,238	\$1,273,690	58.38%
48	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.36%	\$2,148,547	\$2,155,533	\$3,130	\$1,391,844	64.57%
49	CHARTER OAK FIRE INSURANCE CO THE	0.35%	\$2,104,366	\$2,074,924	\$209,337	\$290,094	13.98%
50	ACE PROPERTY AND CASUALTY INSURANCE CO	0.34%	\$2,042,787	\$958,124	-\$4,259	\$663,660	69.27%
51	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.33%	\$1,988,545	\$2,016,880	\$1,549,039	\$416,994	20.68%
52	BEAZLEY INSURANCE COMPANY INC	0.33%	\$1,988,466	\$1,754,323	\$48,285	\$801,913	45.71%
53	ADDISON INSURANCE COMPANY	0.33%	\$1,985,752	\$2,051,620	\$106,325	\$338,109	16.48%
54	UTICA MUTUAL INSURANCE COMPANY	0.32%	\$1,959,528	\$1,943,851	\$851,997	-\$2,603,159	-133.92%
55	FEDERATED MUTUAL INSURANCE COMPANY	0.32%	\$1,929,699	\$1,969,850	\$1,409,297	\$1,231,243	62.50%
56	GRINNELL MUTUAL REINSURANCE COMPANY	0.32%	\$1,926,048	\$2,117,925	\$2,996,577	\$2,592,210	122.39%
57	AMERICAN STATES INSURANCE COMPANY	0.32%	\$1,925,816	\$2,070,709	\$171,577	-\$697,694	-33.69%
58	EVEREST NATIONAL INSURANCE COMPANY	0.32%	\$1,920,151	\$1,610,001	-\$3,299	\$779,402	48.41%
59	NATIONAL SURETY CORPORATION	0.31%	\$1,904,050	\$1,786,674	\$45,310	\$1,328,804	74.37%
60	RLI INSURANCE COMPANY	0.31%	\$1,880,092	\$2,022,418	\$180,683	\$542,914	26.84%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FIREMANS FUND INSURANCE COMPANY	0.30%	\$1,800,669	\$1,865,148	\$245,020	-\$4,149,792	-222.49%
62	FARMERS INSURANCE EXCHANGE	0.28%	\$1,720,001	\$1,667,141	\$6,780	\$387	0.02%
63	HARTFORD FIRE INSURANCE COMPANY	0.28%	\$1,711,796	\$1,903,797	\$1,143,071	\$1,289,648	67.74%
64	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.26%	\$1,594,962	\$1,565,437	\$103,798	\$1,196,491	76.43%
65	GREAT AMERICAN ASSURANCE COMPANY	0.26%	\$1,577,243	\$2,323,449	\$160,041	\$652,006	28.06%
66	GENERAL CASUALTY COMPANY OF WISCONSIN	0.25%	\$1,482,222	\$1,580,610	\$7,634,474	\$5,447,146	344.62%
67	SECURA INSURANCE A MUTUAL COMPANY	0.23%	\$1,381,505	\$1,272,875	\$4,190,000	\$2,499,331	196.35%
68	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.23%	\$1,380,203	\$1,387,897	\$990,015	\$1,692,630	121.96%
69	HUDSON INSURANCE COMPANY	0.22%	\$1,356,099	\$1,193,887	\$208,851	\$626,063	52.44%
70	HARTFORD CASUALTY INSURANCE CO	0.22%	\$1,321,512	\$1,152,069	\$176,415	\$641,798	55.71%
71	ONEBEACON AMERICA INSURANCE COMPANY	0.22%	\$1,320,186	\$1,126,808	\$205,546	\$317,652	28.19%
72	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.22%	\$1,313,239	\$1,383,762	\$578,949	\$291,290	21.05%
73	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.20%	\$1,216,584	\$1,185,999	\$386,113	\$519,817	43.83%
74	NEW HAMPSHIRE INSURANCE COMPANY	0.20%	\$1,209,909	\$1,225,472	-\$12,618	-\$2,403,967	-196.17%
75	ONEBEACON INSURANCE COMPANY	0.20%	\$1,188,081	\$1,014,677	\$30,165	\$665,358	65.57%
76	MISSOURI HOSPITAL PLAN	0.19%	\$1,128,510	\$1,071,398	\$204,244	\$275,116	25.68%
77	CUMIS INSURANCE SOCIETY INC	0.18%	\$1,087,782	\$1,212,806	\$1,031,811	\$1,144,244	94.35%
78	AMERICAN INSURANCE COMPANY THE	0.18%	\$1,068,895	\$1,082,700	\$19,746	-\$16,113	-1.49%
79	LIBERTY MUTUAL INSURANCE COMPANY	0.17%	\$1,046,289	\$1,168,119	\$988,102	\$918,019	78.59%
80	AIG CASUALTY COMPANY	0.17%	\$1,031,917	\$1,123,741	\$0	\$328,467	29.23%
81	COLUMBIA MUTUAL INSURANCE COMPANY	0.17%	\$1,025,951	\$1,035,344	\$250,251	\$301,478	29.12%
82	EMPLOYERS FIRE INSURANCE COMPANY	0.17%	\$1,025,524	\$505,875	\$210	\$152,288	30.10%
83	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.17%	\$1,023,248	\$714,699	\$11,570	\$9,641	1.35%
84	OHIO CASUALTY INSURANCE COMPANY	0.16%	\$995,707	\$1,123,416	\$139,662	\$274,327	24.42%
85	AUTO OWNERS INSURANCE COMPANY	0.16%	\$951,333	\$998,647	\$70,314	-\$407,643	-40.82%
86	FEDERATED SERVICE INSURANCE COMPANY	0.15%	\$927,028	\$1,035,386	\$220,086	\$1,615,273	156.01%
87	BITUMINOUS CASUALTY CORPORATION	0.15%	\$910,385	\$955,575	\$53,302	\$427,302	44.72%
88	SENTRY SELECT INSURANCE COMPANY	0.15%	\$902,364	\$861,540	\$176,466	\$46,665	5.42%
89	T H E INSURANCE COMPANY	0.15%	\$901,830	\$976,156	\$432,104	-\$309,117	-31.67%
90	GENERALI U S BRANCH	0.15%	\$894,324	\$796,198	\$0	-\$122,919	-15.44%
91	MID-CONTINENT CASUALTY COMPANY	0.15%	\$880,469	\$990,692	\$194,924	\$1,262,398	127.43%
92	CHICAGO INSURANCE COMPANY	0.14%	\$873,923	\$610,023	\$918,309	\$831,396	136.29%
93	PROTECTIVE INSURANCE COMPANY	0.14%	\$868,743	\$868,743	\$3,191,804	\$1,225,759	141.10%
94	SENTRY CASUALTY COMPANY	0.14%	\$863,121	\$570,333	\$6,973	\$298,828	52.40%
95	ST PAUL MERCURY INSURANCE COMPANY	0.14%	\$844,454	\$658,612	\$783,654	\$250,246	38.00%
96	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.14%	\$825,119	\$780,749	-\$72,748	-\$764,937	-97.97%
97	ALLSTATE INSURANCE COMPANY	0.13%	\$790,717	\$581,621	\$2,025	\$330,604	56.84%
98	WESTPORT INSURANCE CORPORATION	0.13%	\$781,664	\$792,023	\$4,907	\$554,017	69.95%
99	FOREMOST INSURANCE COMPANY	0.13%	\$770,919	\$731,198	\$53,860	\$201,395	27.54%
100	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.13%	\$770,631	\$865,166	\$97,071	\$1,178,028	136.16%
101	EMCASCO INSURANCE COMPANY	0.12%	\$733,221	\$643,758	\$22,583	\$739,121	114.81%
102	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.12%	\$728,545	\$756,659	\$258,919	\$387,174	51.17%
103	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.12%	\$714,949	\$674,127	\$181,053	\$331,951	49.24%
104	GUIDEONE MUTUAL INSURANCE COMPANY	0.12%	\$704,715	\$718,987	\$10,450	-\$58,940	-8.20%
105	SOUTHERN PIONEER PROPERTY AND CAS INS CO	0.12%	\$700,039	\$665,475	\$399,100	\$460,568	69.21%
106	MARKEL AMERICAN INSURANCE COMPANY	0.12%	\$697,289	\$745,188	\$165,000	\$423,106	56.78%
107	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.11%	\$691,384	\$648,468	\$3,333	\$1,167,088	179.98%
108	CHURCH MUTUAL INSURANCE COMPANY	0.11%	\$673,553	\$673,645	\$0	-\$17,028	-2.53%
109	RIVERPORT INSURANCE COMPANY	0.11%	\$648,353	\$632,400	\$9,460	\$528,037	83.50%
110	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.11%	\$647,021	\$598,717	\$0	\$13,854	2.31%
111	GENERAL STAR NATIONAL INS CO	0.11%	\$640,021	\$565,091	\$2,500	\$143,500	25.39%
112	NORTH RIVER INSURANCE COMPANY THE	0.10%	\$630,847	\$882,820	-\$27,085	\$27,649	3.13%
113	AXIS REINSURANCE COMPANY	0.10%	\$626,421	\$610,750	\$2,981,157	-\$2,430,440	-397.94%
114	UNITED STATES FIRE INSURANCE COMPANY	0.10%	\$619,044	\$731,172	\$66,156	\$75,142	10.28%
115	AUTOMOBILE INS CO OF HARTFORD CT	0.10%	\$608,229	\$594,267	\$0	\$701,235	118.00%
116	COLONIAL AMERICAN CASUALTY AND SURETY C	0.10%	\$605,844	\$289,425	\$7,500	\$29,228	10.10%
117	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.10%	\$603,583	\$48,066	\$9,507	-\$137,291	-285.63%
118	VANLINER INSURANCE COMPANY	0.10%	\$601,988	\$608,201	\$74,509	\$122,086	20.07%
119	GRANITE STATE INSURANCE COMPANY	0.10%	\$589,975	\$601,478	\$221,480	\$314,648	52.31%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	GREAT WEST CASUALTY COMPANY	0.09%	\$572,110	\$567,453	-\$1,812	\$43,188	7.61%
121	AMERISURE INSURANCE COMPANY	0.09%	\$551,993	\$556,758	\$567	\$37,283	6.70%
122	GENERAL INSURANCE COMPANY OF AMERICA	0.09%	\$546,727	\$536,880	\$38,902	\$16,387	3.05%
123	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.09%	\$543,390	\$512,593	\$93,490	\$197,881	38.60%
124	ALLSTATE INDEMNITY COMPANY	0.09%	\$539,792	\$323,666	\$0	\$309,648	95.67%
125	OAK RIVER INSURANCE COMPANY	0.09%	\$533,422	\$565,963	\$193,131	\$224,734	39.71%
126	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.09%	\$532,431	\$525,073	\$7,823	\$156,597	29.82%
127	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.09%	\$529,683	\$635,439	\$241,256	\$57,419	9.04%
128	MIDWESTERN INDEMNITY COMPANY THE	0.09%	\$523,706	\$465,206	\$155,222	\$150,306	32.31%
129	LANCER INSURANCE COMPANY	0.08%	\$498,897	\$431,905	-\$360,359	\$55,724	12.90%
130	ILLINOIS NATIONAL INSURANCE COMPANY	0.08%	\$468,255	\$725,733	\$183,712	-\$1,387,065	-191.13%
131	GENESIS INSURANCE COMPANY	0.07%	\$448,138	\$539,753	\$776,126	-\$67,000	-12.41%
132	PHOENIX INSURANCE COMPANY THE	0.07%	\$447,535	\$290,252	\$3,892	\$48,355	16.66%
133	EMPIRE FIRE AND MARINE INSURANCE CO	0.07%	\$445,517	\$477,924	\$75,289	\$365,583	76.49%
134	LM INSURANCE CORPORATION	0.07%	\$434,828	\$453,568	\$264,781	\$427,899	94.34%
135	DIAMOND STATE INSURANCE COMPANY	0.07%	\$433,773	\$672,714	\$112,380	\$764,701	113.67%
136	AMERICAN CASUALTY CO OF READING PA	0.07%	\$432,202	\$576,375	\$129,813	\$643,394	111.63%
137	COLUMBIA NATIONAL INSURANCE COMPANY	0.07%	\$418,585	\$470,559	\$0	-\$1,425	-0.30%
138	STATE NATIONAL INSURANCE COMPANY INC	0.07%	\$414,019	\$472,420	\$122,757	\$224,096	47.44%
139	BANCINSURE INC	0.07%	\$398,876	\$248,013	\$86,248	\$47,555	19.17%
140	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.07%	\$396,850	\$200,181	\$0	-\$1,189,075	-594.00%
141	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$395,121	\$839,946	\$1,143,421	-\$882,158	-105.03%
142	NATIONAL FARMERS UNION PROPERTY & CAS CO	0.06%	\$385,735	\$398,240	\$5,871	\$149,607	37.57%
143	FOUNDERS INSURANCE COMPANY	0.06%	\$378,133	\$312,203	\$0	\$140,872	45.12%
144	GREAT DIVIDE INSURANCE COMPANY	0.06%	\$363,175	\$373,285	-\$9,414	\$75,945	20.35%
145	UNITED STATES LIABILITY INSURANCE COMPANY	0.06%	\$362,633	\$347,755	\$24,158	-\$361,708	-104.01%
146	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.06%	\$360,704	\$540,281	\$2,085	-\$92,238	-17.07%
147	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.06%	\$345,930	\$345,495	\$0	\$0	0.00%
148	CAROLINA CASUALTY INSURANCE COMPANY	0.06%	\$338,415	\$307,406	\$697,176	\$800,839	260.52%
149	TRUMBULL INSURANCE COMPANY	0.06%	\$337,260	\$356,643	\$0	-\$69,532	-19.50%
150	OWNERS INSURANCE COMPANY	0.05%	\$331,451	\$343,714	\$358,206	-\$854,038	-248.47%
151	ST PAUL PROTECTIVE INSURANCE COMPANY	0.05%	\$330,804	\$314,628	\$446	\$35,107	11.16%
152	NORTH POINTE INSURANCE COMPANY	0.05%	\$327,490	\$284,297	\$6,708	\$79,597	28.00%
153	STANDARD FIRE INSURANCE COMPANY	0.05%	\$326,629	\$356,327	\$214	-\$137,942	-38.71%
154	BENCHMARK INSURANCE COMPANY	0.05%	\$318,998	\$341,186	\$232,943	-\$10,781	-3.16%
155	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.05%	\$308,159	\$225,947	\$3,000	\$33,629	14.88%
156	CAPITOL INDEMNITY CORPORATION	0.05%	\$306,777	\$302,766	\$14,290	\$185,817	61.37%
157	TRUCK INSURANCE EXCHANGE	0.05%	\$306,645	\$280,515	\$8,751	-\$57,758	-20.59%
158	STONINGTON INSURANCE COMPANY	0.05%	\$301,308	\$174,055	\$54,865	\$211,317	121.41%
159	GREAT NORTHERN INSURANCE COMPANY	0.05%	\$299,088	\$332,446	\$11,908	\$1,003,959	301.99%
160	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	0.05%	\$295,600	\$311,421	\$0	\$0	0.00%
161	TRANSPORTATION INSURANCE COMPANY	0.05%	\$281,702	\$362,487	\$454,271	-\$709,415	-195.71%
162	CHEROKEE INSURANCE COMPANY	0.05%	\$275,003	\$279,083	\$919,656	\$553,928	198.48%
163	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.05%	\$273,459	\$312,681	\$184,003	-\$24,304	-7.77%
164	PEERLESS INSURANCE COMPANY	0.05%	\$273,167	\$298,354	\$11,643	-\$53,395	-17.90%
165	VIGILANT INSURANCE COMPANY	0.04%	\$264,980	\$278,601	\$63,888	\$127,930	45.92%
166	MARKEL INSURANCE COMPANY	0.04%	\$263,328	\$286,289	\$21,964	\$78,835	27.54%
167	TOYOTA MOTOR INSURANCE COMPANY	0.04%	\$253,567	\$537,484	\$318,022	\$287,621	53.51%
168	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.04%	\$248,928	\$248,879	\$16,940	\$46,739	18.78%
169	FARMLAND MUTUAL INSURANCE COMPANY	0.04%	\$244,976	\$189,014	\$942,106	\$576,672	305.09%
170	GUIDEONE ELITE INSURANCE COMPANY	0.04%	\$235,710	\$39,826	\$0	\$82,912	208.19%
171	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.04%	\$230,871	\$221,197	\$43,390	\$16,207	7.33%
172	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$223,627	\$205,884	\$46,391	\$76,795	37.30%
173	PENN MILLERS INSURANCE COMPANY	0.04%	\$213,978	\$191,815	\$62,649	\$316,689	165.10%
174	HARCO NATIONAL INSURANCE COMPANY	0.04%	\$213,180	\$299,244	\$271,250	-\$698,595	-233.45%
175	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.04%	\$213,001	\$151,398	\$4,900	\$106,780	70.53%
176	GOVERNMENT EMPLOYEES INSURANCE CO	0.03%	\$206,555	\$202,737	\$0	\$236,941	116.87%
177	PACIFIC INDEMNITY COMPANY	0.03%	\$205,068	\$219,757	\$695,000	\$1,074,287	488.85%
178	PROGRESSIVE MAX INSURANCE COMPANY	0.03%	\$202,174	\$190,817	\$396,527	\$358,226	187.73%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	AMERICAN ZURICH INSURANCE COMPANY	0.03%	\$193,195	\$207,033	\$14,771	-\$2,055,863	-993.01%
180	STARNET INSURANCE COMPANY	0.03%	\$190,692	\$183,182	\$0	\$107,012	58.42%
181	NATIONAL INTERSTATE INSURANCE COMPANY	0.03%	\$189,588	\$167,070	\$4,058	\$27,177	16.27%
182	SCOTTSDALE INDEMNITY COMPANY	0.03%	\$188,930	\$166,363	\$0	\$8,683	5.22%
183	TRAVELERS HOME AND MARINE INS COMPANY THE	0.03%	\$187,568	\$145,599	\$0	\$87,195	59.89%
184	CATLIN INSURANCE COMPANY INC	0.03%	\$182,408	\$8,322	\$0	\$2,861	34.38%
185	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.03%	\$181,749	\$166,623	-\$4,850	-\$161,335	-96.83%
186	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	0.03%	\$180,665	\$175,654	\$16,135	\$29,202	16.62%
187	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$175,624	\$186,310	\$0	\$437,862	235.02%
188	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.03%	\$172,789	\$235,406	\$90,145	\$100,042	42.50%
189	GUIDEONE AMERICA INSURANCE COMPANY	0.03%	\$171,222	\$171,456	\$0	\$7,506	4.38%
190	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.03%	\$168,906	\$150,094	\$714	\$360,014	239.86%
191	BALBOA INSURANCE COMPANY	0.03%	\$168,121	\$160,035	\$82,701	\$74,766	46.72%
192	BROTHERHOOD MUTUAL INSURANCE CO	0.03%	\$165,449	\$159,464	\$0	-\$4,970	-3.12%
193	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	0.03%	\$160,405	\$155,214	\$0	\$10,417	6.71%
194	ELECTRIC INSURANCE COMPANY	0.03%	\$159,563	\$125,009	\$0	\$100,000	79.99%
195	AMERICAN COMMERCE INSURANCE COMPANY	0.03%	\$155,312	\$38,280	\$0	\$0	0.00%
196	COUNTRY MUTUAL INSURANCE COMPANY	0.03%	\$152,054	\$133,612	\$0	\$17,479	13.08%
197	TRAVELERS CASUALTY AND SURETY COMPANY	0.03%	\$151,593	-\$293,540	\$415,701	-\$182,494	62.17%
198	AUSTIN MUTUAL INSURANCE COMPANY	0.02%	\$148,970	\$88,852	\$550	\$51,339	57.78%
199	NEW YORK MARINE & GENERAL INSURANCE CO	0.02%	\$146,996	\$153,068	\$35,000	\$73,244	47.85%
200	NORTHLAND INSURANCE COMPANY	0.02%	\$145,107	\$139,276	\$0	-\$112,139	-80.52%
201	VALIANT INSURANCE COMPANY	0.02%	\$145,000	\$17,288	\$0	\$11,237	65.00%
202	USAA CASUALTY INSURANCE COMPANY	0.02%	\$143,480	\$130,111	\$19,147	\$69,036	53.06%
203	METROPOLITAN PROPERTY & CASUALTY INS CO	0.02%	\$138,647	\$134,458	\$0	\$9,769	7.27%
204	ECONOMY PREMIER ASSURANCE COMPANY	0.02%	\$137,769	\$146,738	\$429,748	-\$206,421	-140.67%
205	CLARENDON NATIONAL INSURANCE COMPANY	0.02%	\$136,111	\$136,111	\$173,409	-\$3,584,237	-2633.32%
206	SENECA INSURANCE COMPANY INC	0.02%	\$133,642	\$74,823	\$0	\$32,116	42.92%
207	CONTINENTAL WESTERN INSURANCE COMPANY	0.02%	\$133,184	\$128,714	\$99,439	-\$434,187	-337.33%
208	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.02%	\$133,100	\$138,640	\$0	\$0	0.00%
209	AVEMCO INSURANCE COMPANY	0.02%	\$127,972	\$157,908	\$0	\$44,917	28.45%
210	WESTFIELD INSURANCE COMPANY	0.02%	\$127,255	\$85,241	\$0	\$13,151	15.43%
211	ST PAUL GUARDIAN INSURANCE COMPANY	0.02%	\$124,324	\$120,135	\$89,570	-\$140,330	-116.81%
212	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$121,740	\$128,190	\$0	\$299,484	233.63%
213	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$116,398	\$197,568	\$15,029	\$18,483	9.36%
214	PRAETORIAN INSURANCE COMPANY	0.02%	\$116,299	\$176,510	\$4,683	-\$148,077	-83.89%
215	COMMERCE AND INDUSTRY INSURANCE CO	0.02%	\$107,013	\$4,122,250	\$25,258	-\$4,706,481	-114.17%
216	DEPOSITORS INSURANCE COMPANY	0.02%	\$106,477	\$101,094	\$0	\$18,783	18.58%
217	LITITZ MUTUAL INSURANCE COMPANY	0.02%	\$104,957	\$107,562	\$1,440,000	-\$46,309	-43.05%
218	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.02%	\$101,932	\$87,136	\$23,841	\$48,687	55.87%
219	PROPERTY & CASUALTY INS COMPANY OF HARTFORD	0.01%	\$90,644	\$93,987	\$540	\$425	0.45%
220	AMERICAN MODERN SELECT INSURANCE COMPANY	0.01%	\$89,546	\$89,631	\$2,562	\$7,322	8.17%
221	REGENT INSURANCE COMPANY	0.01%	\$88,144	\$80,731	\$0	-\$5,370	-6.65%
222	WEST AMERICAN INSURANCE COMPANY	0.01%	\$86,299	\$102,637	\$3,054	\$32,916	32.07%
223	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.01%	\$81,534	\$76,052	\$2,000	\$26,328	34.62%
224	CHUBB NATIONAL INSURANCE COMPANY	0.01%	\$78,474	\$61,221	\$0	\$21,141	34.53%
225	EXECUTIVE RISK INDEMNITY INC	0.01%	\$77,789	\$178,443	\$11,329	\$19,946	11.18%
226	WESTERN SURETY COMPANY	0.01%	\$77,620	\$82,727	\$36,000	\$26,631	32.19%
227	SECURA SUPREME INSURANCE COMPANY	0.01%	\$74,540	\$79,402	\$0	\$20,361	25.64%
228	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.01%	\$74,136	\$72,303	\$0	\$29,257	40.46%
229	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$73,768	\$61,209	\$1,140	-\$512,106	-836.65%
230	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.01%	\$73,096	\$32,681	\$32,150	\$55,808	170.77%
231	INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.01%	\$72,911	\$90,250	\$0	-\$518	-0.57%
232	MASSACHUSETTS BAY INSURANCE COMPANY	0.01%	\$72,310	\$52,499	\$0	\$23,151	44.10%
233	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$71,792	\$68,045	\$1,496,733	-\$362,564	-532.83%
234	HANOVER INSURANCE COMPANY THE	0.01%	\$71,224	\$70,670	\$910	\$66,215	93.70%
235	FLORISTS MUTUAL INSURANCE COMPANY	0.01%	\$69,127	\$71,960	\$0	-\$500,000	-694.83%
236	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$68,551	\$65,052	\$0	\$0	0.00%
237	IRONSHORE INDEMNITY INC	0.01%	\$68,226	\$15,922	\$0	\$9,744	61.20%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	DALLAS NATIONAL INSURANCE COMPANY	0.01%	\$67,788	\$39,756	\$0	\$51,560	129.69%
239	FARMERS UNION COOPERATIVE INSURANCE CO	0.01%	\$65,777	\$78,689	\$39,303	\$67,200	85.40%
240	NETHERLANDS INSURANCE COMPANY THE	0.01%	\$63,259	\$56,349	\$881	-\$1,656,401	-2939.54%
241	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.01%	\$63,035	\$62,765	\$0	-\$620,356	-988.38%
242	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$61,842	\$573,102	\$639,320	\$524,120	91.45%
243	GENERAL FIDELITY INSURANCE COMPANY	0.01%	\$58,422	\$352,914	\$935	\$267,112	75.69%
244	AXA INSURANCE COMPANY	0.01%	\$57,725	\$21,093	\$0	-\$130,387	-618.15%
245	ENCOMPASS INDEMNITY COMPANY	0.01%	\$57,447	\$48,925	\$2,965	\$72,732	148.66%
246	FIRST SPECIALTY INSURANCE CORPORATION	0.01%	\$56,956	\$37,383	\$172,000	-\$232,200	-621.14%
247	MILLERS FIRST INSURANCE COMANY	0.01%	\$55,328	\$56,870	\$20,000	-\$9,337	-16.42%
248	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$55,076	\$69,503	\$29,119	\$14,505	20.87%
249	CIVIC PROPERTY & CASUALTY CO	0.01%	\$52,653	\$54,347	\$12,500	\$2,235	4.11%
250	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.01%	\$51,888	\$39,378	-\$3	-\$66,096	-167.85%
251	PEERLESS INDEMNITY INSURANCE COMPANY	0.01%	\$51,859	\$35,636	\$0	\$3,491	9.80%
252	WESCO INSURANCE COMPANY	0.01%	\$51,481	\$0	\$0	\$0	N/A
253	NATIONAL LLOYDS INSURANCE COMPANY	0.01%	\$51,323	\$54,485	\$51,950	\$33,182	60.90%
254	PLAZA INSURANCE COMPANY	0.01%	\$49,725	\$15,779	\$0	\$3,896	24.69%
255	KEMPER INDEPENDENCE INSURANCE COMPANY	0.01%	\$48,228	\$38,316	\$0	\$9,843	25.69%
256	FIDELITY NATIONAL INSURANCE COMPANY	0.01%	\$47,106	\$51,435	\$0	-\$3,068	-5.96%
257	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$46,111	\$71,708	\$323,215	\$223,195	311.26%
258	MERCHANTS BONDING COMPANY (MUTUAL)	0.01%	\$44,968	\$54,254	\$35,311	\$12,043	22.20%
259	TRANSGUARD INSURANCE CO OF AMERICA INC	0.01%	\$42,677	\$34,650	\$15,000	\$23,346	67.38%
260	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$42,326	\$11,058	\$0	\$952	8.61%
261	ARGONAUT GREAT CENTRAL INSURANCE CO	0.01%	\$37,995	\$37,509	\$10,000	\$56,047	149.42%
262	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.01%	\$37,958	\$33,744	\$0	\$61,608	182.57%
263	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$36,514	\$39,817	\$4,000	-\$26,382	-66.26%
264	STAR INSURANCE COMPANY	0.01%	\$35,539	\$72,754	\$0	\$9,454	12.99%
265	NATIONAL INDEMNITY COMPANY	0.01%	\$35,169	\$39,714	\$106,833	-\$302,238	-761.04%
266	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.01%	\$31,528	\$118,750	\$57,584	\$660,415	556.14%
267	VALLEY FORGE INSURANCE COMPANY	0.00%	\$28,735	\$43,674	\$75,300	\$131,160	300.32%
268	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$26,638	\$27,560	\$0	-\$9,502	-34.48%
269	SUA INSURANCE COMPANY	0.00%	\$26,032	\$85,331	\$0	-\$4,091	-4.79%
270	HORACE MANN INSURANCE COMPANY	0.00%	\$25,710	\$23,323	\$46,500	-\$90,990	-390.13%
271	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.00%	\$25,332	\$14,043	\$0	\$929	6.62%
272	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$24,910	\$54,801	\$0	-\$142,253	-259.58%
273	NORTHFIELD INSURANCE COMPANY	0.00%	\$24,249	\$26,660	-\$250	\$59,897	224.67%
274	UNITRIN PREFERRED INSURANCE COMPANY	0.00%	\$24,117	\$14,121	\$0	\$4,911	34.78%
275	ARGONAUT INSURANCE COMPANY	0.00%	\$23,316	\$13,412	\$0	\$8,169	60.91%
276	DEERFIELD INSURANCE COMPANY	0.00%	\$22,894	\$22,305	\$0	\$241	1.08%
277	UNIVERSAL SURETY OF AMERICA	0.00%	\$22,235	\$19,606	\$0	\$1,639	8.36%
278	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.00%	\$21,959	\$19,211	\$0	\$0	0.00%
279	MEDICAL ASSURANCE COMPANY INC THE	0.00%	\$20,782	\$22,005	\$0	\$12,643	57.46%
280	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$20,117	\$15,471	\$0	\$25	0.16%
281	PLATTE RIVER INSURANCE COMPANY	0.00%	\$20,000	\$267,792	\$0	-\$170,287	-63.59%
282	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$18,686	\$762	-\$71,912	\$49,020	6433.07%
283	REDLAND INSURANCE COMPANY	0.00%	\$16,169	\$33,135	\$3,611	-\$55,249	-166.74%
284	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$15,307	\$222,757	\$20,978	\$167,431	75.16%
285	SOUTHERN INSURANCE COMPANY	0.00%	\$14,555	\$11,606	\$0	-\$183	-1.58%
286	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.00%	\$14,428	\$14,570	\$0	-\$2,307	-15.83%
287	GATEWAY INSURANCE COMPANY	0.00%	\$14,385	\$13,805	\$32,500	-\$162,022	-1173.65%
288	OHIO SECURITY INSURANCE COMPANY	0.00%	\$14,076	\$37,004	\$3,252	\$18,103	48.92%
289	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$13,931	\$12,810	\$0	\$1,086	8.48%
290	ASSURANCE COMPANY OF AMERICA	0.00%	\$13,748	\$3,086	\$0	-\$40,270	-1304.93%
291	CANAL INSURANCE COMPANY	0.00%	\$11,246	\$10,087	\$0	\$0	0.00%
292	SURETY BONDING COMPANY OF AMERICA	0.00%	\$9,818	\$11,662	\$17,500	\$42,099	360.99%
293	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$8,561	\$8,561	\$8,540	\$7,857	91.78%
294	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$8,327	\$45,464	\$2,153	-\$4,478	-9.85%
295	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$7,880	\$12,381	\$0	\$399	3.22%
296	ACCIDENT INSURANCE COMPANY INC	0.00%	\$6,836	\$537	\$0	\$0	0.00%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

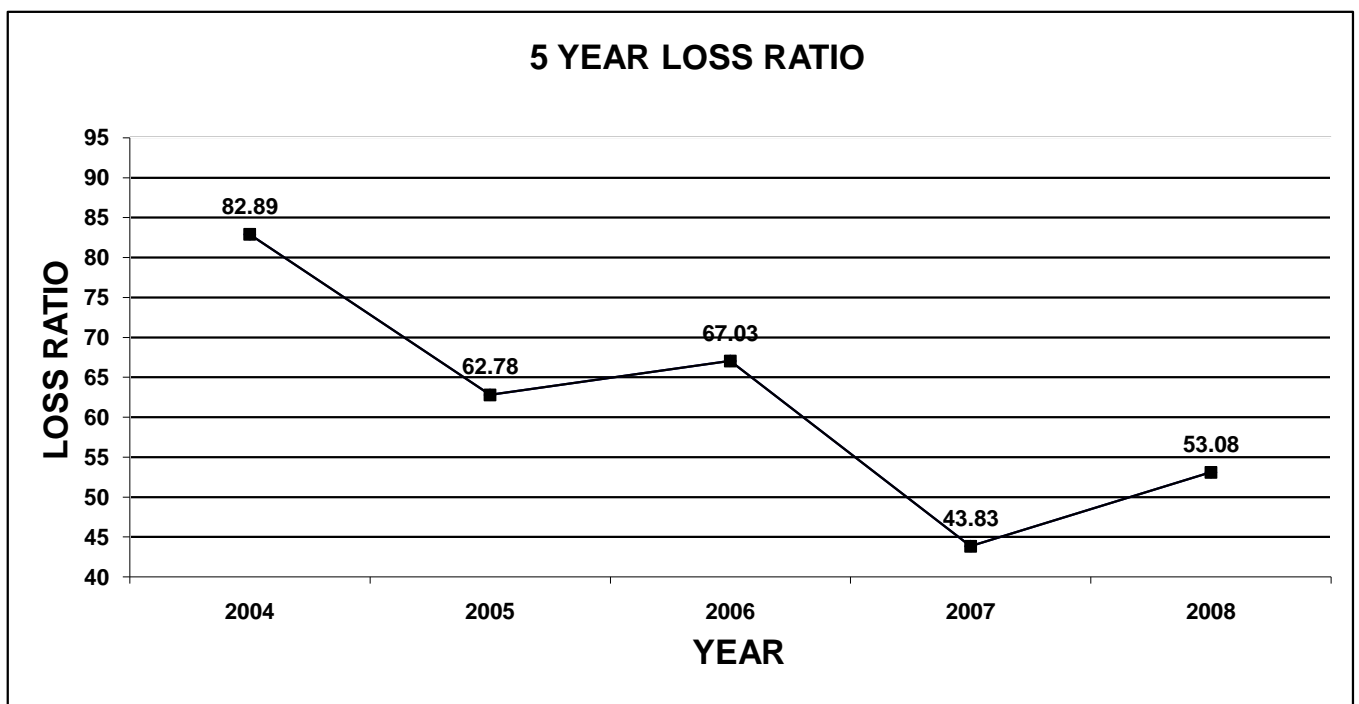
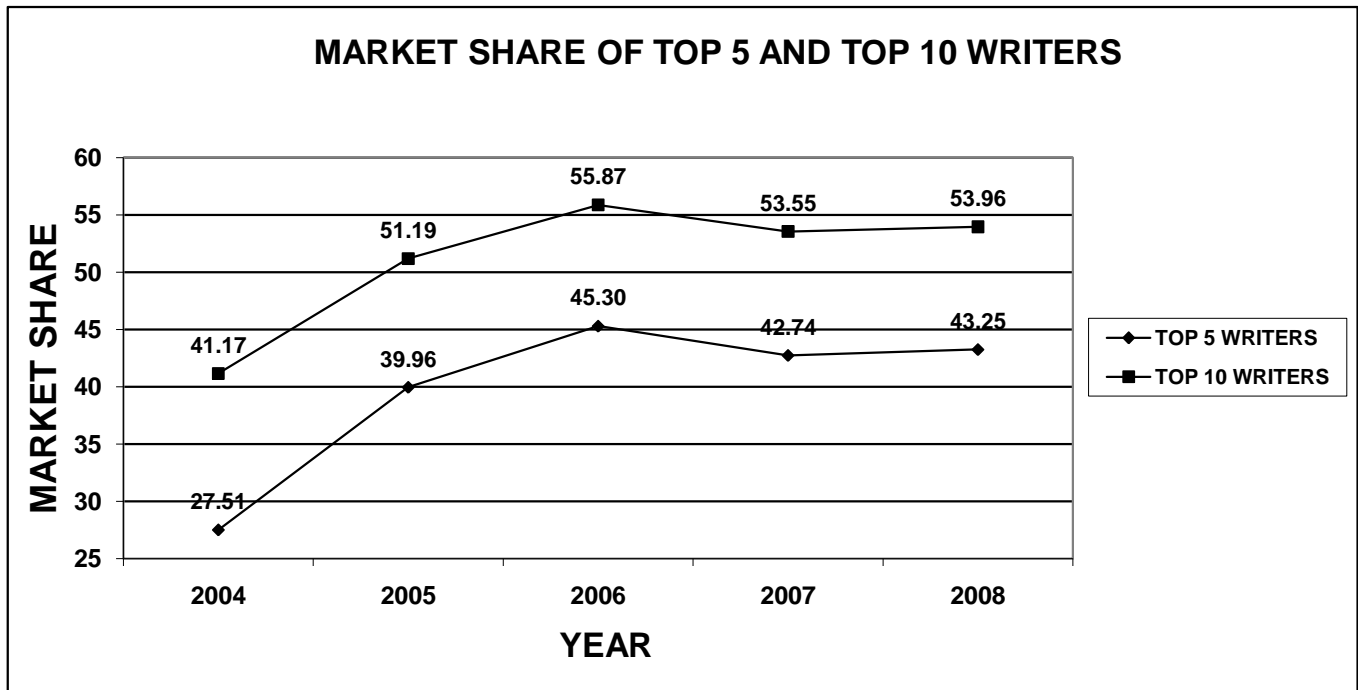
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	HARTFORD STEAM BOILER INSPECTION & INS	0.00%	\$6,558	\$4,490	\$0	\$1,418	31.58%
298	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$6,450	\$5,867	\$0	\$3,769	64.24%
299	FARMINGTON CASUALTY COMPANY	0.00%	\$6,351	\$10,981	\$46,125	-\$18,754	-170.79%
300	RLI INDEMNITY COMPANY	0.00%	\$6,123	\$4,715	\$0	-\$35,581	-754.63%
301	SEABOARD SURETY COMPANY	0.00%	\$5,610	\$10,860	\$0	-\$171,385	-1578.13%
302	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00%	\$5,595	\$5,758	\$0	\$0	0.00%
303	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$5,585	\$5,893	\$0	\$0	0.00%
304	UNION INSURANCE COMPANY	0.00%	\$5,551	\$6,824	\$0	-\$25,164	-368.76%
305	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$5,531	\$3,179	\$0	-\$151,933	-4779.27%
306	DELOS INSURANCE COMPANY	0.00%	\$5,461	\$1,828	\$0	\$1,413	77.30%
307	PODIATRY INSURANCE CO OF AMERICA A MUTUAL CO	0.00%	\$5,391	\$4,681	\$0	\$4,911	104.91%
308	UNITED FINANCIAL CASUALTY COMPANY	0.00%	\$5,177	\$5,970	\$0	-\$17	-0.28%
309	MID-CONTINENT INSURANCE COMPANY	0.00%	\$4,731	\$2,574	\$14,000	-\$232,666	-9039.08%
310	MID CENTURY INSURANCE COMPANY	0.00%	\$4,647	-\$1,533	\$0	-\$610	39.79%
311	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$4,233	\$9,044	\$3,335	\$4,814	53.23%
312	GARRISON PROPERTY AND CASUALTY INS COMPANY	0.00%	\$4,053	\$2,824	\$0	\$1,699	60.16%
313	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$3,423	\$4,017	\$1,186	\$1,154	28.73%
314	PENNSYLVANIA MANUFACTURERS ASSOCIATION INS C	0.00%	\$3,422	\$2,381	\$131	\$83,554	3509.20%
315	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$2,695	\$828	\$0	\$222	26.81%
316	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$2,415	\$2,548	\$69,149	-\$734,870	-28841.05%
317	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$2,063	\$1,863	\$0	\$131,028	7033.17%
318	CHRYSLER INSURANCE COMPANY	0.00%	\$1,939	\$1,939	\$0	\$0	0.00%
319	MEDICAL LIABILITY ALLIANCE	0.00%	\$1,571	\$1,980	\$0	\$0	0.00%
320	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$1,560	\$796	\$0	\$0	0.00%
321	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$1,489	\$1,330	\$0	-\$566	-42.56%
322	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.00%	\$1,171	\$469	\$0	\$0	0.00%
323	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$990	\$449	\$0	\$145	32.29%
324	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	\$957	\$1,016	\$0	\$169	16.63%
325	MUTUALAID EXCHANGE	0.00%	\$782	\$791	\$0	\$170	21.49%
326	QUANTA INDEMNITY COMPANY	0.00%	\$570	\$570	\$0	-\$109,628	-19232.98%
327	USAA GENERAL INDEMNITY COMPANY	0.00%	\$520	\$255	\$0	\$157	61.57%
328	MITSUMI SUMITOMO INSURANCE CO OF AMERICA	0.00%	\$342	\$317	\$2,000	\$1,697	535.33%
329	TRIUMPH CASUALTY COMPANY	0.00%	\$210	\$50	\$0	\$0	0.00%
330	AMERICAN INTERSTATE INSURANCE COMPANY	0.00%	\$169	\$1,581	\$0	\$0	0.00%
331	NIPPONKOA INSURANCE CO LIMITED (US BRANCH)	0.00%	\$166	\$157	\$0	\$82	52.23%
332	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$141	\$141	\$0	\$0	0.00%
333	MERASTAR INSURANCE COMPANY	0.00%	\$135	\$242	\$0	\$46	19.01%
334	MFS MUTUAL INSURANCE COMPANY	0.00%	\$51	\$37	\$0	\$0	0.00%
335	MIDDLESEX INSURANCE COMPANY	0.00%	\$29	\$35	\$0	-\$20	-57.14%
336	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,000	-\$204,007	N/A
337	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27,572	N/A
338	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$981	N/A
339	AIG CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$315	N/A
340	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,277	N/A
341	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,074	N/A
342	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$257,221	N/A
343	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$473,992	N/A
344	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$7,984	-\$7,984	N/A
345	AMERICAN MANUFACTURERS MUTUAL INS COMPANY	0.00%	\$0	\$0	\$61,978	\$36,112	N/A
346	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$444,486	\$166,042	-\$158,321	-35.62%
347	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$15,000	-\$93,586	N/A
348	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,000	N/A
349	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$64,676	N/A
350	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$25	N/A
351	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,335	N/A
352	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$0	\$2,107	N/A
353	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$156	N/A
354	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$496	\$0	N/A
355	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$802	N/A



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
356	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,856	N/A
357	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$422	N/A
358	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$585	N/A
359	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	-\$402,845	N/A
360	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$208	\$126,932	-\$100,090	-48120.19%
361	FIRST COLONIAL INSURANCE COMPANY	0.00%	\$0	\$4,293,476	\$0	-\$83,483	-1.94%
362	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$196	\$67,500	\$28,288	14432.65%
363	GERLING AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$196,726	N/A
364	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00%	\$0	\$178,096	\$0	-\$68,202	-38.30%
365	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$255,711	N/A
366	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$4,958	\$4,948	N/A
367	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,581	N/A
368	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$2,426	N/A
369	MARYLAND CASUALTY COMPANY	0.00%	\$0	-\$248	\$2,638,623	-\$215,765	87002.02%
370	MAXUM CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$476	N/A
371	MEDICAL PROTECTIVE COMPANY	0.00%	\$0	\$0	\$0	\$33,000	N/A
372	mitsui sumitomo insurance usa inc	0.00%	\$0	\$0	\$30,000	\$105,614	N/A
373	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
374	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$521	N/A
375	NATIONWIDE PROPERTY & CASUALTY INS COMPANY	0.00%	\$0	\$0	\$0	-\$202	N/A
376	NCMIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$412	N/A
377	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,917	N/A
378	NORTHERN ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$5,740	\$5,611	N/A
379	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	-\$85	\$30,000	-\$213,766	251489.41%
380	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$37,471	N/A
381	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
382	QBE INSURANCE CORPORATION	0.00%	\$0	\$2	-\$45,748	-\$47,935	-2396750.00%
383	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$764	N/A
384	SHELTER GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
385	STARR INDEMNITY & LIABILITY COMPANY	0.00%	\$0	\$0	\$12,480	\$246,705	N/A
386	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$726,670	N/A
387	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$897,654	-\$435,893	N/A
388	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$645	N/A
389	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1,958	N/A
390	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$12,366	N/A
391	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$4,993	N/A
392	TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00%	\$0	\$0	\$0	-\$2,151	N/A
393	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$10,000	N/A
394	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$128	\$96,842	\$279,618	218451.56%
395	WHITE MOUNTAINS REINSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$119,466	N/A
396	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	-\$35	-\$48	\$0	-\$219	456.25%
397	OHIO INDEMNITY COMPANY	0.00%	-\$118	\$1,098	\$2,364	\$2,364	215.30%
398	UNIVERSAL UNDERWRITERS OF TEXAS INS COMPANY	0.00%	-\$129	\$3,043	\$5,000	-\$15,317	-503.35%
399	SENTINEL INSURANCE COMPANY LTD	0.00%	-\$367	\$136	\$0	-\$34	-25.00%
400	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.00%	-\$417	\$1,024	\$0	-\$25	-2.44%
401	FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$714	\$777	\$0	-\$6,385	-821.75%
402	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	-\$750	\$4,344	\$255,827	-\$105,339	-2424.93%
403	ACCEPTANCE CASUALTY INSURANCE CO	0.00%	-\$1,350	\$820	\$0	-\$1,447	-176.46%
404	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$1,736	-\$1,578	\$1,823,839	\$1,355,219	-85882.07%
405	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$2,081	\$1,605	\$0	-\$4,454	-277.51%
406	ARROWOOD INDEMNITY COMPANY	0.00%	-\$3,530	\$2,982,796	\$17,979,292	\$12,566,082	421.29%
407	UNIVERSAL CASUALTY COMPANY	0.00%	-\$3,711	-\$3,224	\$0	\$0	0.00%
408	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	-\$4,505	\$160,467	\$42,615	\$94,561	58.93%
409	BITUMINOUS FIRE AND MARINE INS CO	0.00%	-\$4,815	-\$2,207	\$0	-\$3,100	140.46%
410	PENN AMERICA INSURANCE COMPANY	0.00%	-\$6,572	\$554	\$0	-\$12,453	-2247.83%
411	UNITED STATES FIDELITY & GUARANTY COMPANY	-0.01%	-\$65,387	-\$64,102	\$260,194	-\$1,053,656	1643.72%
412	XL SPECIALTY INSURANCE COMPANY	-0.02%	-\$130,753	-\$140,983	\$0	-\$17,595	12.48%
413	AMERICAN BANKERS INSURANCE CO OF FLORIDA	-0.29%	-\$1,723,802	\$336,209	\$2,431	\$113,256	33.69%
TOTAL		100.00%	\$604,569,893	\$615,621,569	\$379,872,647	\$326,778,287	53.08%

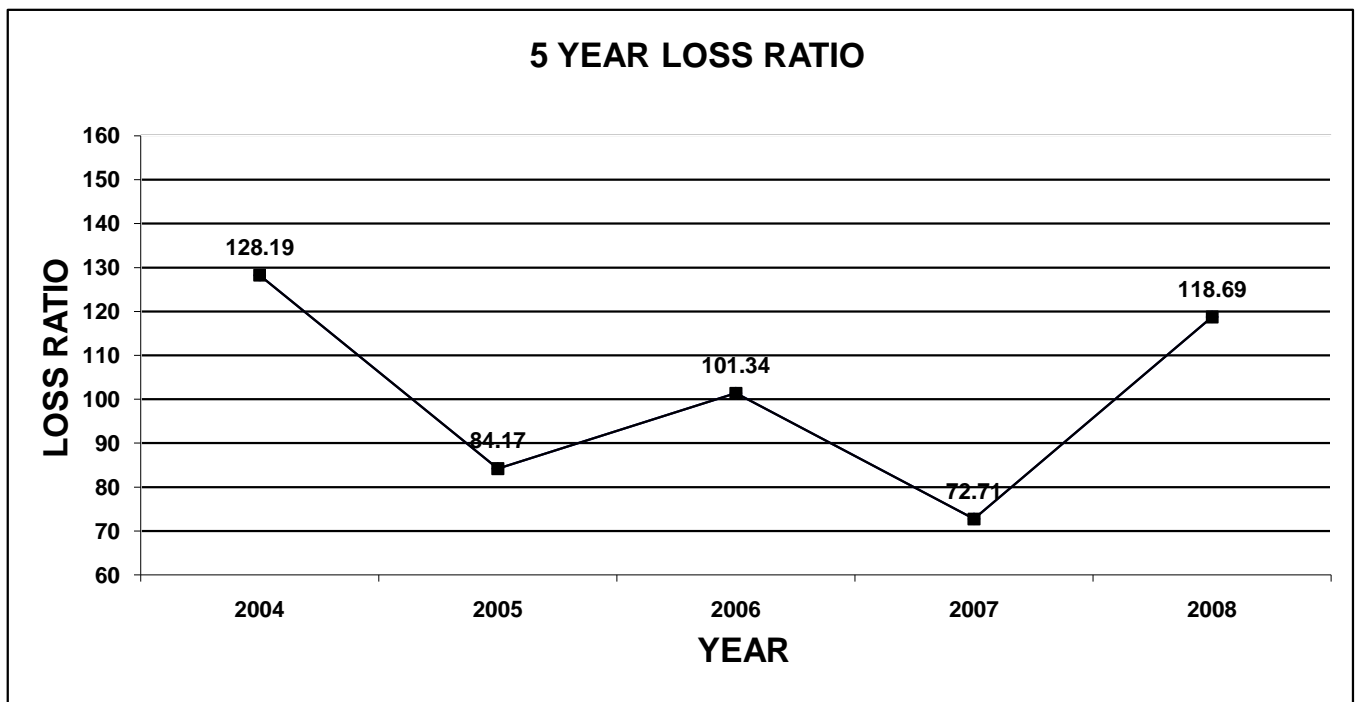
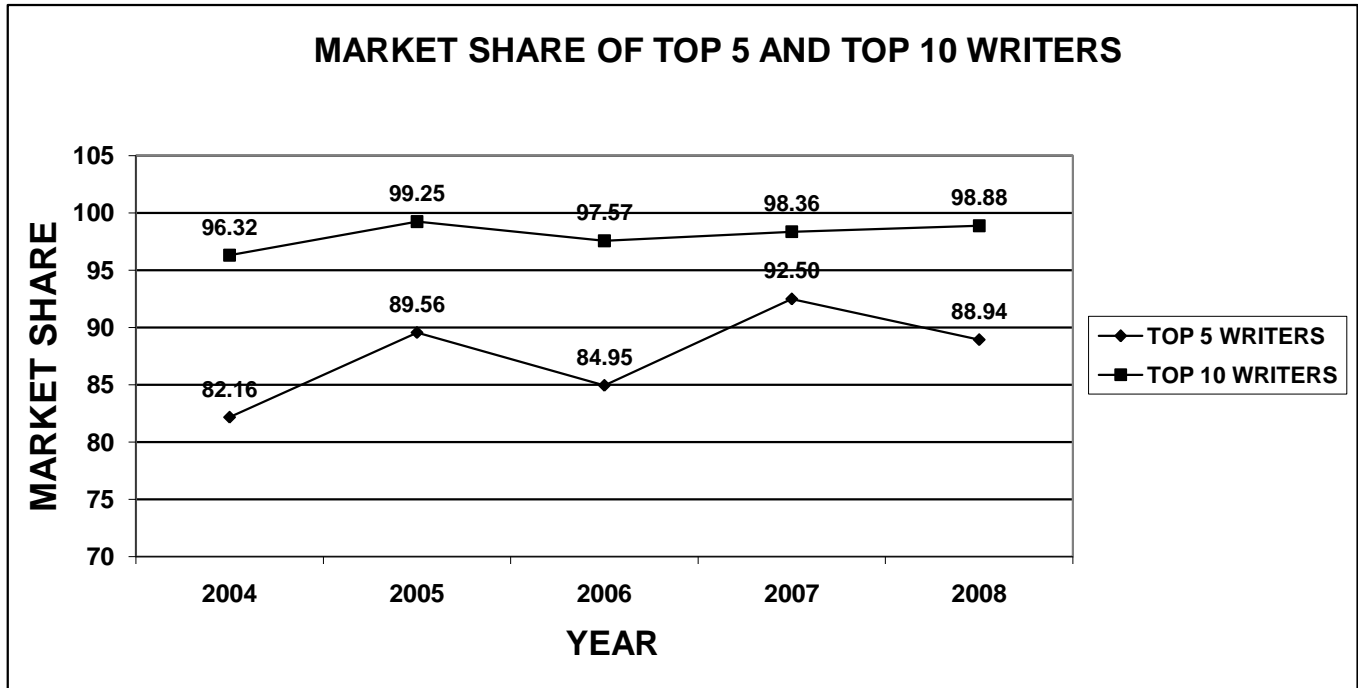
**MISSOURI OTHER LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	LYNDON PROPERTY INSURANCE COMPANY	63.87%	\$29,986,997	\$19,728,086	\$15,093,512	\$15,316,158	77.64%
2	FIRST COLONIAL INSURANCE COMPANY	10.74%	\$5,043,038	-\$2,279,583	\$1,289,248	\$1,484,833	-65.14%
3	GREENWICH INSURANCE COMPANY	5.81%	\$2,727,106	-\$3,881,328	\$1,941,301	\$2,107,522	-54.30%
4	UNIVERSAL UNDERWRITERS INS CO	4.36%	\$2,046,350	\$4,372,119	\$1,760,735	\$1,762,088	40.30%
5	VIRGINIA SURETY COMPANY INC	4.16%	\$1,953,763	\$1,606,720	\$735,585	\$670,599	41.74%
6	DEALERS ASSURANCE COMPANY	3.78%	\$1,773,367	\$842,162	\$530,188	\$530,188	62.96%
7	GENERAL FIDELITY INSURANCE COMPANY	2.56%	\$1,200,130	\$132,552	\$114,632	\$115,983	87.50%
8	AMERICAN BANKERS INS CO OF FLORIDA	1.99%	\$933,166	\$723,116	\$154,503	\$147,676	20.42%
9	NATIONAL CASUALTY COMPANY	1.07%	\$502,587	\$1,051,621	\$718,583	\$720,507	68.51%
10	OLD REPUBLIC INSURANCE COMPANY	0.55%	\$258,460	\$149,211	\$95,795	\$91,795	61.52%
11	COURTESY INSURANCE COMPANY	0.33%	\$157,198	\$19,707	\$47,260	\$44,840	227.53%
12	HERITAGE INDEMNITY COMPANY	0.30%	\$142,023	\$168,690	\$71,472	\$69,396	41.14%
13	MIC PROPERTY AND CASUALTY INS CORPORATION	0.28%	\$130,532	\$123,297	\$21,703	\$20,359	16.51%
14	AMERICAN MERCURY INSURANCE COMPANY	0.24%	\$113,967	\$251,439	\$224,976	\$232,684	92.54%
15	AMERICAN ROAD INSURANCE COMPANY	0.04%	\$20,161	\$679,421	\$186,132	\$162,938	23.98%
16	AMERICAN RELIABLE INSURANCE COMPANY	0.04%	\$17,160	\$21,686	\$6,072	\$5,765	26.58%
17	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$9,284	\$3,254	\$0	\$4,000	122.93%
18	BALBOA INSURANCE COMPANY	0.01%	\$3,882	\$33,585	\$30,921	\$31,143	92.73%
19	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$836	\$225	\$7,494	\$14,494	6441.78%
20	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$2	-\$7	\$0	\$0	0.00%
21	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$2,828	\$43	\$43	1.52%
22	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	-\$275,141	\$632,622	\$810,650	-294.63%
23	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$3,401,186	\$3,438,717	N/A
24	ARCH INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$499	\$0	-\$2	-0.40%
25	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$53	N/A
26	FFG INSURANCE COMPANY	0.00%	\$0	\$28,918	\$16,435	\$18,318	63.34%
27	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$11,589	\$2,039	-\$8,125	-70.11%
28	OLD UNITED CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$2,447	N/A
29	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$38	N/A
30	ARROWOOD INDEMNITY COMPANY	0.00%	-\$379	-\$379	\$0	\$0	0.00%
31	CONTINENTAL INSURANCE COMPANY THE	-0.04%	-\$19,996	\$1,288,867	\$1,509,288	\$1,633,557	126.74%
32	WESCO INSURANCE COMPANY	-0.10%	-\$49,147	-\$13,775	\$0	\$0	0.00%
TOTAL		100.00%	\$46,950,487	\$24,789,379	\$28,591,725	\$29,423,664	118.69%

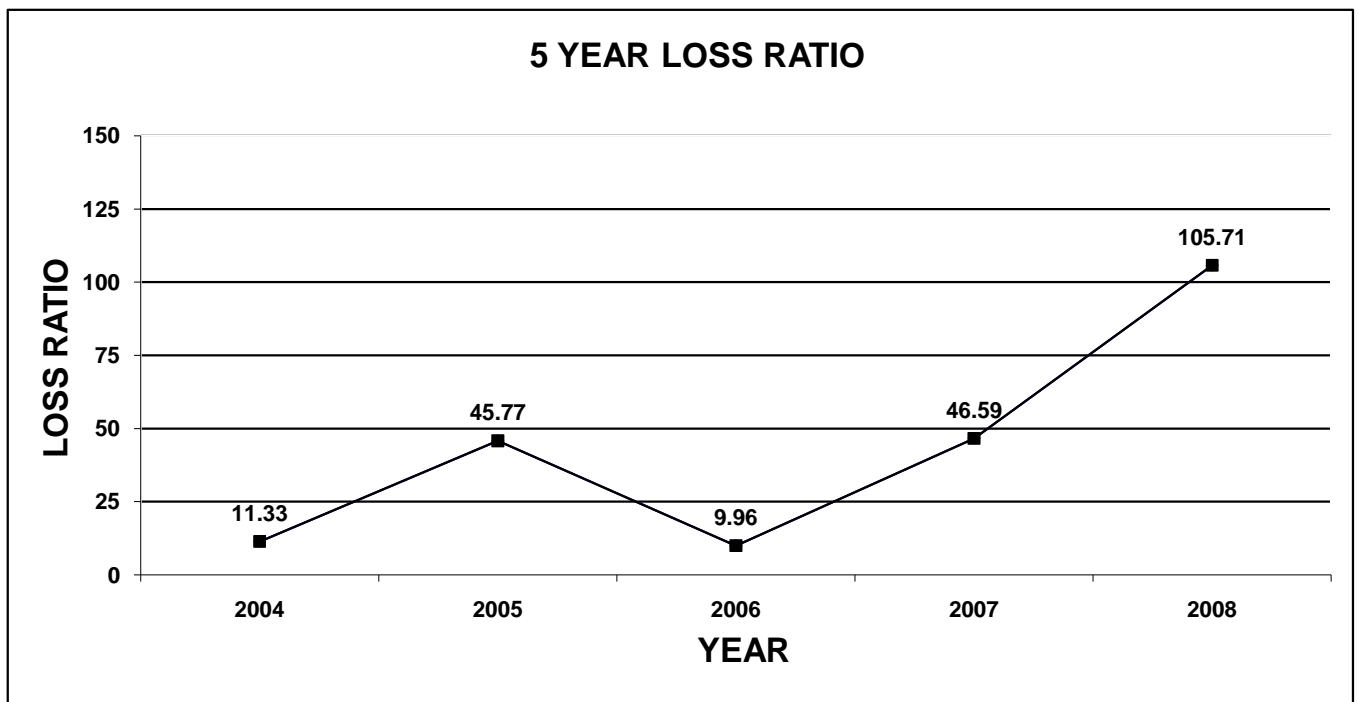
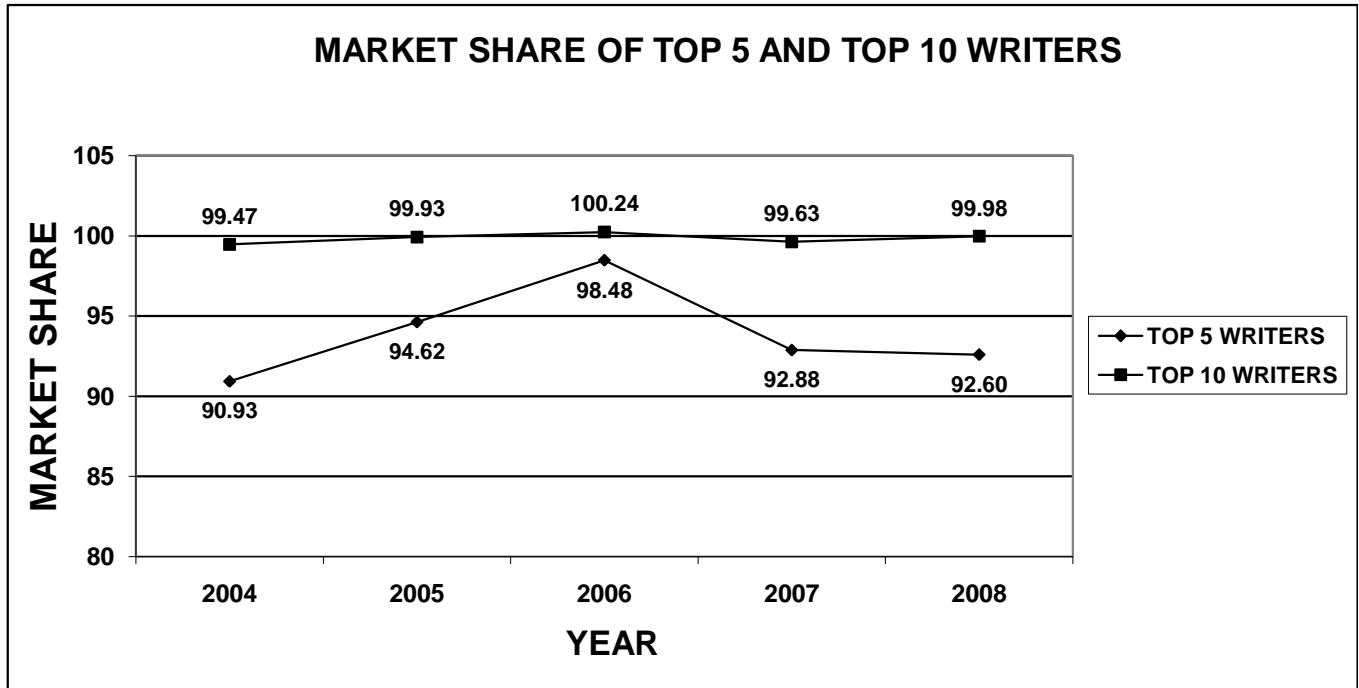
**MISSOURI OTHER LIABILITY INSURANCE**  
**(Warranty Programs/Service Contracts)**



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	47.46%	\$10,785,921	\$11,157,123	\$2,244,776	\$10,122,976	90.73%
2	MIDWEST EMPLOYERS CASUALTY COMPANY	25.08%	\$5,700,571	\$6,198,715	\$1,145,400	\$4,408,053	71.11%
3	ZURICH AMERICAN INSURANCE COMPANY	8.42%	\$1,914,409	\$1,773,729	\$0	\$3,652,876	205.94%
4	DISCOVER PROPERTY AND CASUALTY INS CO	6.85%	\$1,556,866	\$1,616,218	\$203,213	\$5,683,338	351.64%
5	LIBERTY INSURANCE CORPORATION	4.78%	\$1,085,599	\$943,493	\$39,553	\$669,339	70.94%
6	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	4.77%	\$1,083,452	\$674,931	\$0	\$391,460	58.00%
7	ARCH INSURANCE COMPANY	1.02%	\$232,302	\$254,185	\$0	\$127,331	50.09%
8	GRAY INSURANCE COMPANY THE	0.89%	\$203,061	\$203,061	\$16,247	\$48,385	23.83%
9	AMERICAN HOME ASSURANCE COMPANY	0.47%	\$106,684	\$39,179	\$0	\$22,724	58.00%
10	OHIO CASUALTY INSURANCE COMPANY	0.23%	\$51,664	\$49,755	\$0	-\$23,200	-46.63%
11	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.13%	\$29,526	\$26,728	\$21,422	\$136,710	511.49%
12	XL SPECIALTY INSURANCE COMPANY	0.09%	\$20,831	\$6,913	\$0	\$67,900	982.21%
13	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.05%	\$11,406	\$7,656	\$0	\$2,000	26.12%
14	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$131,819	N/A
15	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	-\$291,639	N/A
16	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.00%	\$0	-\$35,496	\$0	\$482,786	-1360.11%
17	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,272	N/A
18	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$31	N/A
19	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$291,890	-\$2,987,648	N/A
20	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	\$0	N/A
21	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$243	N/A
22	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$45,028	N/A
23	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$301,426	N/A
24	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$26	N/A
25	GENERAL REINSURANCE CORPORATION	0.00%	\$0	\$0	\$430,715	-\$161,683	N/A
26	HARTFORD CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$356,862	-\$81,383	N/A
27	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$9,988	-\$452	N/A
28	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$320	N/A
29	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$30	N/A
30	NATIONAL FIRE INSURANCE CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$85,695	N/A
31	NATIONAL REINSURANCE CORPORATION THE	0.00%	\$0	\$0	\$0	-\$49,296	N/A
32	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$7,419	N/A
33	PRAETORIAN INSURANCE COMPANY	0.00%	\$0	\$5,318	\$0	\$6,480	121.85%
34	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$68,576	\$68,576	N/A
35	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$55,923	\$151,789	N/A
36	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$0	\$0	-\$6,293	N/A
37	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$34	N/A
38	STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10,070	N/A
39	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$341,910	-\$1,152,456	N/A
40	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$315,817	N/A
41	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$128,922	\$728,767	N/A
42	TRAVELERS CASUALTY INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$119	N/A
43	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$985	N/A
44	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$353	-\$353	N/A
45	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$382	-\$42,140	N/A
46	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$98,032	N/A
47	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$46,757	\$2,372,632	\$2,100,905	4493.24%
48	OLD REPUBLIC INSURANCE COMPANY	-0.12%	-\$27,108	-\$31,865	\$0	-\$179,528	563.40%
49	UNITED STATES FIDELITY & GUARANTY COMPANY	-0.13%	-\$29,867	-\$28,853	\$18,173	\$594,747	-2061.30%
TOTAL		100.00%	\$22,725,317	\$22,907,547	\$7,746,231	\$24,214,873	105.71%

**MISSOURI OTHER LIABILITY INSURANCE**  
**(Excess Workers Compensation)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	UNITED FIRE AND CASUALTY COMPANY	8.61%	\$2,473,248	\$2,552,880	\$916,746	\$1,249,261	48.94%
2	AMERICAN GUARANTEE & LIABILITY INS CO	7.40%	\$2,125,256	\$1,916,259	\$8,023,000	\$6,881,403	359.11%
3	LIBERTY MUTUAL FIRE INSURANCE COMPANY	5.92%	\$1,700,671	\$1,773,743	\$151,731	\$218,955	12.34%
4	CINCINNATI INSURANCE COMPANY THE	4.72%	\$1,355,142	\$1,330,777	\$46,786	\$657,959	49.44%
5	FEDERAL INSURANCE COMPANY	4.57%	\$1,314,212	\$1,319,766	\$723,484	-\$30,351	-2.30%
6	HARTFORD FIRE INSURANCE COMPANY	3.50%	\$1,005,576	\$1,027,810	\$499,852	-\$813,478	-79.15%
7	FEDERATED MUTUAL INSURANCE COMPANY	3.02%	\$868,900	\$866,306	\$12,001	\$28,101	3.24%
8	TWIN CITY FIRE INSURANCE COMPANY	3.00%	\$862,909	\$848,377	\$909	\$219,291	25.85%
9	UNIVERSAL UNDERWRITERS INS CO	2.93%	\$842,540	\$871,958	\$502,074	\$600,371	68.85%
10	SECURA INSURANCE A MUTUAL COMPANY	2.87%	\$825,230	\$919,691	\$40,000	\$80,126	8.71%
11	LIBERTY MUTUAL INSURANCE COMPANY	2.84%	\$815,618	\$823,654	\$3,417	-\$873,866	-106.10%
12	TRAVELERS PROPERTY CAS CO OF AMERICA	2.72%	\$782,545	\$775,506	\$586,350	\$1,120,546	144.49%
13	OLD REPUBLIC INSURANCE COMPANY	2.48%	\$711,841	\$789,554	\$0	-\$887,174	-112.36%
14	GRINNELL MUTUAL REINSURANCE COMPANY	2.46%	\$706,782	\$714,449	\$161,928	\$319,062	44.66%
15	ADDISON INSURANCE COMPANY	2.37%	\$680,652	\$753,156	\$127,661	\$608,661	80.81%
16	ELECTRIC INSURANCE COMPANY	2.26%	\$649,746	\$649,746	\$326,373	\$2,045,012	314.74%
17	STATE AUTO PROPERTY & CASUALTY INS CO	1.62%	\$466,763	\$481,366	\$15,141	-\$152,235	-31.63%
18	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	1.55%	\$444,306	\$302,232	\$167,000	\$3,274	1.08%
19	NATIONWIDE AGRIBUSINESS INSURANCE CO	1.35%	\$386,966	\$395,387	\$9,695	\$20,678	5.23%
20	MID-CONTINENT CASUALTY COMPANY	1.26%	\$361,939	\$475,688	\$178,830	-\$1,061,123	-223.07%
21	ZURICH AMERICAN INSURANCE COMPANY	1.22%	\$350,756	\$156,072	\$1,411,966	-\$974,570	-624.44%
22	EMPLOYERS MUTUAL CASUALTY COMPANY	1.18%	\$340,131	\$328,933	\$142,000	\$141,477	43.01%
23	ARCH INSURANCE COMPANY	1.13%	\$325,871	\$324,718	\$0	\$161,180	49.64%
24	MEDMARC CASUALTY INSURANCE COMPANY	1.11%	\$317,921	\$324,096	\$0	\$124,724	38.48%
25	ST PAUL FIRE & MARINE INSURANCE COMPANY	1.07%	\$308,207	\$337,565	\$1,071,763	\$3,859,001	1143.19%
26	TRAVELERS INDEMNITY COMPANY	1.00%	\$286,868	\$240,013	\$92,727	\$225,888	94.11%
27	SENTRY INSURANCE A MUTUAL COMPANY	0.98%	\$280,740	\$271,275	\$17,206	-\$174,567	-64.35%
28	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.97%	\$277,978	\$271,467	\$46,787	\$204,677	75.40%
29	FEDERATED SERVICE INSURANCE COMPANY	0.96%	\$276,573	\$343,737	\$12,785	-\$156,358	-45.49%
30	SENTRY SELECT INSURANCE COMPANY	0.86%	\$245,768	\$219,376	\$770,000	\$224,111	102.16%
31	LM INSURANCE CORPORATION	0.83%	\$239,238	\$232,529	\$1,191	\$43,843	18.85%
32	NATIONAL SURETY CORPORATION	0.83%	\$238,704	\$224,926	\$0	\$119,347	53.06%
33	NATIONAL FIRE INSURANCE CO OF HARTFORD	0.81%	\$233,193	\$119,821	\$0	\$23,388	19.52%
34	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.80%	\$230,390	\$229,202	\$8,333	-\$760,320	-331.72%
35	ACUITY A MUTUAL INSURANCE COMPANY	0.76%	\$218,485	\$217,424	\$45,173	\$59,636	27.43%
36	ACE AMERICAN INSURANCE COMPANY	0.75%	\$215,048	\$188,339	\$400,609	\$25,655	13.62%
37	AMERICAN HOME ASSURANCE COMPANY	0.72%	\$207,342	\$305,079	\$9,604	\$887,967	291.06%
38	EMPIRE FIRE AND MARINE INSURANCE CO	0.70%	\$200,791	\$170,296	\$0	\$34,517	20.27%
39	AMERICAN INSURANCE COMPANY THE	0.69%	\$199,646	\$223,914	\$2,192	\$195,727	87.41%
40	WAUSAU BUSINESS INSURANCE COMPANY	0.68%	\$196,506	\$212,136	\$0	\$103,663	48.87%
41	AMERISURE INSURANCE COMPANY	0.68%	\$195,808	\$198,886	\$462	\$35,389	17.79%
42	INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.64%	\$184,164	\$229,797	\$82,370	\$77,297	33.64%
43	EVEREST NATIONAL INSURANCE COMPANY	0.62%	\$178,513	\$91,307	\$0	\$0	0.00%
44	OAK RIVER INSURANCE COMPANY	0.61%	\$175,927	\$219,414	\$0	\$5,570	2.54%
45	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.60%	\$172,978	\$182,577	\$91,777	\$70,516	38.62%
46	DISCOVER PROPERTY AND CASUALTY INS CO	0.58%	\$167,754	\$157,754	\$0	\$92,992	58.95%
47	AMCO INSURANCE COMPANY	0.58%	\$167,675	\$178,463	\$116,390	\$128,119	71.79%
48	COLUMBIA MUTUAL INSURANCE COMPANY	0.55%	\$157,700	\$185,262	\$0	\$848	0.46%
49	NATIONWIDE MUTUAL INSURANCE COMPANY	0.53%	\$151,120	\$196,675	\$0	\$22,102	11.24%
50	CHARTER OAK FIRE INSURANCE CO THE	0.51%	\$146,669	\$57,392	\$4,611	-\$27,259	-47.50%
51	TRANSPORTATION INSURANCE COMPANY	0.48%	\$138,491	\$270,570	\$5,000	-\$2,207,110	-815.73%
52	LIBERTY INSURANCE CORPORATION	0.45%	\$129,508	\$156,084	\$100	-\$77,870	-49.89%
53	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.40%	\$115,881	\$119,832	\$0	-\$100,539	-83.90%
54	PENN MILLERS INSURANCE COMPANY	0.39%	\$111,771	\$100,288	\$0	\$0	0.00%
55	GRANITE STATE INSURANCE COMPANY	0.37%	\$105,602	\$99,514	\$0	\$21,779	21.89%
56	EMCASCO INSURANCE COMPANY	0.36%	\$103,656	\$93,663	\$0	\$45,130	48.18%
57	HARTFORD CASUALTY INSURANCE CO	0.36%	\$102,753	\$80,263	\$0	-\$2,052	-2.56%
58	DEPOSITORS INSURANCE COMPANY	0.31%	\$89,982	\$77,687	-\$200	\$16,896	21.75%
59	AMERISURE MUTUAL INSURANCE COMPANY	0.31%	\$88,293	\$96,736	\$26,666	\$17,824	18.43%
60	OHIO CASUALTY INSURANCE COMPANY	0.29%	\$84,678	\$89,923	\$0	-\$11,374	-12.65%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	PACIFIC INDEMNITY COMPANY	0.29%	\$84,568	\$79,513	\$0	\$33,030	41.54%
62	FIREMANS FUND INSURANCE COMPANY	0.28%	\$79,141	\$55,978	\$0	\$7,217,157	12892.85%
63	GENERAL CASUALTY COMPANY OF WISCONSIN	0.25%	\$72,657	\$81,614	\$0	-\$10,505	-12.87%
64	GREENWICH INSURANCE COMPANY	0.25%	\$72,402	\$87,617	\$34,063	\$1,007,963	1150.42%
65	FARMLAND MUTUAL INSURANCE COMPANY	0.25%	\$70,951	\$37,775	\$5,000	\$303	0.80%
66	XL INSURANCE AMERICA INC	0.24%	\$69,313	\$34,973	\$497,919	\$196,116	560.76%
67	NORTH RIVER INSURANCE COMPANY THE	0.23%	\$67,483	\$48,551	\$0	-\$1,054	-2.17%
68	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.23%	\$64,686	\$52,754	\$0	\$17,712	33.57%
69	CONTINENTAL CASUALTY COMPANY	0.20%	\$57,260	\$69,809	\$28,941	\$808,440	1158.07%
70	ONEBEACON AMERICA INSURANCE COMPANY	0.17%	\$48,774	\$44,797	\$62,400	\$59,867	133.64%
71	WESCO INSURANCE COMPANY	0.17%	\$48,309	\$29,005	\$0	\$12,323	42.49%
72	STAR INSURANCE COMPANY	0.17%	\$47,652	\$41,584	\$0	\$12,826	30.84%
73	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.16%	\$45,231	\$29,052	\$27,677	\$333,921	1149.39%
74	GREAT NORTHERN INSURANCE COMPANY	0.16%	\$44,768	\$293,223	\$1,216,503	\$649,374	221.46%
75	STATE AUTOMOBILE MUTUAL INSURANCE CO	0.14%	\$39,617	\$38,370	\$0	\$13,493	35.17%
76	PHOENIX INSURANCE COMPANY THE	0.12%	\$35,548	\$10,686	\$104,500	\$11,412	106.79%
77	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.12%	\$34,342	\$34,311	\$0	\$0	0.00%
78	AXA INSURANCE COMPANY	0.12%	\$33,673	\$33,673	\$0	-\$2,261	-6.71%
79	AMERICAN FIRE & CASUALTY COMPANY	0.11%	\$31,778	\$50,893	\$0	-\$14,746	-28.97%
80	PEERLESS INSURANCE COMPANY	0.10%	\$28,228	\$27,946	\$0	\$147,906	529.26%
81	ST PAUL MERCURY INSURANCE COMPANY	0.09%	\$24,872	\$16,337	\$988,359	\$400,964	2454.33%
82	NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$24,614	\$49,595	\$0	-\$11,489	-23.17%
83	WEST AMERICAN INSURANCE COMPANY	0.08%	\$24,393	\$40,051	\$0	-\$6,295	-15.72%
84	AMERICAN STATES INSURANCE COMPANY	0.08%	\$24,085	\$30,608	\$261	-\$40,072	-130.92%
85	NATIONAL AMERICAN INSURANCE COMPANY	0.08%	\$21,779	\$25,829	\$0	-\$2,318	-8.97%
86	MARKEL AMERICAN INSURANCE COMPANY	0.07%	\$21,114	\$7,459	\$0	\$1,109	14.87%
87	NATIONAL INDEMNITY COMPANY	0.07%	\$18,917	\$20,794	\$35,000	-\$41,494	-199.55%
88	CAPITOL INDEMNITY CORPORATION	0.07%	\$18,906	\$21,824	\$0	-\$25,151	-115.24%
89	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$18,717	\$17,237	\$845	\$7,006	40.65%
90	EMPLOYERS FIRE INSURANCE COMPANY	0.06%	\$17,952	\$19,128	\$0	\$2,311	12.08%
91	CONTINENTAL INSURANCE COMPANY THE	0.06%	\$17,592	\$20,236	\$250	-\$68,329	-337.66%
92	CONTINENTAL WESTERN INSURANCE COMPANY	0.06%	\$16,765	\$16,821	\$100,000	\$50,000	297.25%
93	STATE NATIONAL INSURANCE COMPANY INC	0.06%	\$16,565	\$10,590	\$0	\$0	0.00%
94	BITUMINOUS CASUALTY CORPORATION	0.06%	\$16,063	\$17,619	\$0	-\$108,200	-614.11%
95	WESTPORT INSURANCE CORPORATION	0.05%	\$15,555	\$15,831	\$0	\$43,232	273.08%
96	HARTFORD UNDERWRITERS INSURANCE CO	0.05%	\$15,514	\$7,102	\$1,563	\$1,777	25.02%
97	UNITED STATES FIRE INSURANCE COMPANY	0.05%	\$14,955	\$25,593	\$459	\$147,186	575.10%
98	OHIO SECURITY INSURANCE COMPANY	0.05%	\$14,665	\$25,281	\$0	\$9,399	37.18%
99	FARMERS ALLIANCE MUTUAL INSURANCE CO	0.05%	\$14,581	\$10,252	\$0	\$0	0.00%
100	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.05%	\$14,327	\$11,129	\$0	-\$42,187	-379.07%
101	NETHERLANDS INSURANCE COMPANY THE	0.05%	\$14,266	\$14,697	\$0	\$1,797	12.23%
102	NORTHLAND INSURANCE COMPANY	0.05%	\$13,119	\$13,496	\$0	-\$679	-5.03%
103	FIRST NATIONAL INSURANCE CO OF AMERICA	0.05%	\$13,041	\$14,896	\$0	\$2,208	14.82%
104	T H E INSURANCE COMPANY	0.04%	\$12,575	\$12,861	\$0	\$233	1.81%
105	AMERICAN ECONOMY INSURANCE COMPANY	0.04%	\$11,099	\$10,755	\$0	-\$518	-4.82%
106	AMERICAN CASUALTY CO OF READING PA	0.04%	\$10,242	\$66,307	\$654,819	-\$593,220	-894.66%
107	GENERAL INSURANCE COMPANY OF AMERICA	0.03%	\$9,190	\$9,020	\$0	\$5,198	57.63%
108	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$9,094	\$9,456	\$176,257	\$195,184	2064.13%
109	MASSACHUSETTS BAY INSURANCE COMPANY	0.03%	\$9,017	\$6,697	\$0	\$0	0.00%
110	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.03%	\$7,990	\$4,688	\$384	-\$13,334	-284.43%
111	ALLSTATE INSURANCE COMPANY	0.03%	\$7,532	\$6,302	\$0	-\$119,835	-1901.54%
112	VIGILANT INSURANCE COMPANY	0.03%	\$7,322	\$7,886	\$0	\$20,700	262.49%
113	HAWKEYE SECURITY INSURANCE COMPANY	0.02%	\$6,317	\$6,140	\$0	-\$12,970	-211.24%
114	COMMERCE AND INDUSTRY INSURANCE CO	0.02%	\$6,050	\$5,659	\$16,291	\$18,693	330.32%
115	MID-CONTINENT INSURANCE COMPANY	0.02%	\$6,011	\$2,852	\$0	\$0	0.00%
116	AMERICAN ZURICH INSURANCE COMPANY	0.02%	\$5,980	\$1,717	\$0	-\$4,985	-290.33%
117	REGENT INSURANCE COMPANY	0.02%	\$5,109	\$2,863	\$0	\$0	0.00%
118	NORTHFIELD INSURANCE COMPANY	0.02%	\$4,580	\$2,801	\$0	\$222	7.93%
119	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.02%	\$4,534	\$5,133	\$0	\$1,075	20.94%



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

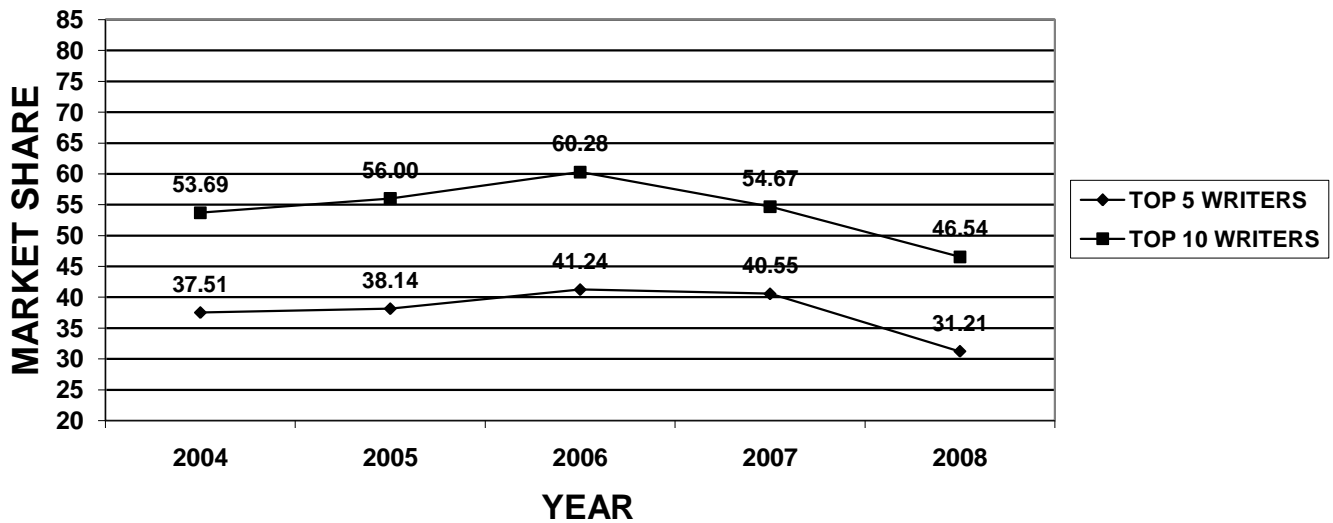
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	VALLEY FORGE INSURANCE COMPANY	0.01%	\$3,692	\$12,416	\$4,212	-\$30,727	-247.48%
121	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.01%	\$3,207	\$1,889	\$0	-\$227	-12.02%
122	SHELTER MUTUAL INSURANCE COMPANY	0.01%	\$3,176	\$8,899	\$0	-\$24,760	-278.23%
123	FARMERS INSURANCE EXCHANGE	0.01%	\$3,047	\$3,825	\$140,000	-\$36,364	-950.69%
124	TRUCK INSURANCE EXCHANGE	0.01%	\$2,578	\$2,518	\$19,864	\$26,646	1058.22%
125	PENNSYLVANIA MANUFACTURERS ASSOC INS CO	0.01%	\$2,380	\$1,686	\$250	\$3,754	222.66%
126	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$2,266	\$2,298	\$0	\$6,577	286.21%
127	HANOVER INSURANCE COMPANY THE	0.01%	\$2,166	\$2,063	\$0	\$0	0.00%
128	DIAMOND STATE INSURANCE COMPANY	0.01%	\$1,905	\$2,025	\$0	\$51	2.52%
129	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$1,685	\$2,032	\$0	\$0	0.00%
130	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$1,542	\$1,053	\$0	-\$4,073	-386.80%
131	WESTFIELD INSURANCE COMPANY	0.01%	\$1,483	\$1,085	\$0	\$246	22.67%
132	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.00%	\$1,020	\$1,491	\$0	-\$74	-4.96%
133	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$980	\$1,144	\$0	\$60,641	5300.79%
134	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$750	\$750	\$0	-\$41,892	-5585.60%
135	MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$623	\$3,443	\$0	-\$9,183	-266.72%
136	RIVERPORT INSURANCE COMPANY	0.00%	\$511	\$493	\$0	\$296	60.04%
137	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$499	\$131	\$0	\$19	14.50%
138	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$478	\$26,462	\$0	-\$2,170,295	-8201.55%
139	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$430	\$17,224	\$0	\$4,147,585	24080.27%
140	PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$359	\$516	\$0	\$0	0.00%
141	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$325	\$311	\$0	\$91	29.26%
142	REDLAND INSURANCE COMPANY	0.00%	\$304	\$1,428	\$486	-\$581	-40.69%
143	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$254	\$254	\$0	-\$218	-85.83%
144	PENN AMERICA INSURANCE COMPANY	0.00%	\$251	\$220	\$0	-\$278	-126.36%
145	SOUTHERN INSURANCE COMPANY	0.00%	\$195	\$30	\$0	\$3	10.00%
146	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$143	\$128	\$0	\$0	0.00%
147	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$19	\$18	\$0	-\$4,885	-27138.89%
148	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$1	\$1	\$0	\$0	0.00%
149	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$202,014	N/A
150	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$72	-\$304	-\$5,934	-8241.67%
151	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
152	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38	N/A
153	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,024,014	N/A
154	AMERICAN INTERNATIONAL SOUTH INS COMPANY	0.00%	\$0	\$0	\$0	-\$1,616	N/A
155	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$221	N/A
156	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$1,351,141	\$535,550	N/A
157	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$180,867	N/A
158	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$17,319	N/A
159	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27,767	N/A
160	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,493,923	N/A
161	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,400	N/A
162	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$1,886	N/A
163	AXA RE PROPERTY AND CASUALTY INS COMPANY	0.00%	\$0	\$0	\$0	-\$189	N/A
164	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$718,309	\$397,417	N/A
165	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$442	N/A
166	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$18	N/A
167	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$35,977	\$56,634	N/A
168	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,880	N/A
169	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$1,606	N/A
170	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	-\$17	\$0	\$0	0.00%
171	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$32	N/A
172	GENERAL STAR NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$8,000	N/A
173	GENESIS INSURANCE COMPANY	0.00%	\$0	\$83	\$0	-\$105,000	-126506.02%
174	GERLING AMERICA INSURANCE COMPANY	0.00%	\$0	\$8	\$0	\$190,686	2383575.00%
175	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$10,173	N/A
176	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,595	N/A
177	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
178	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$23	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

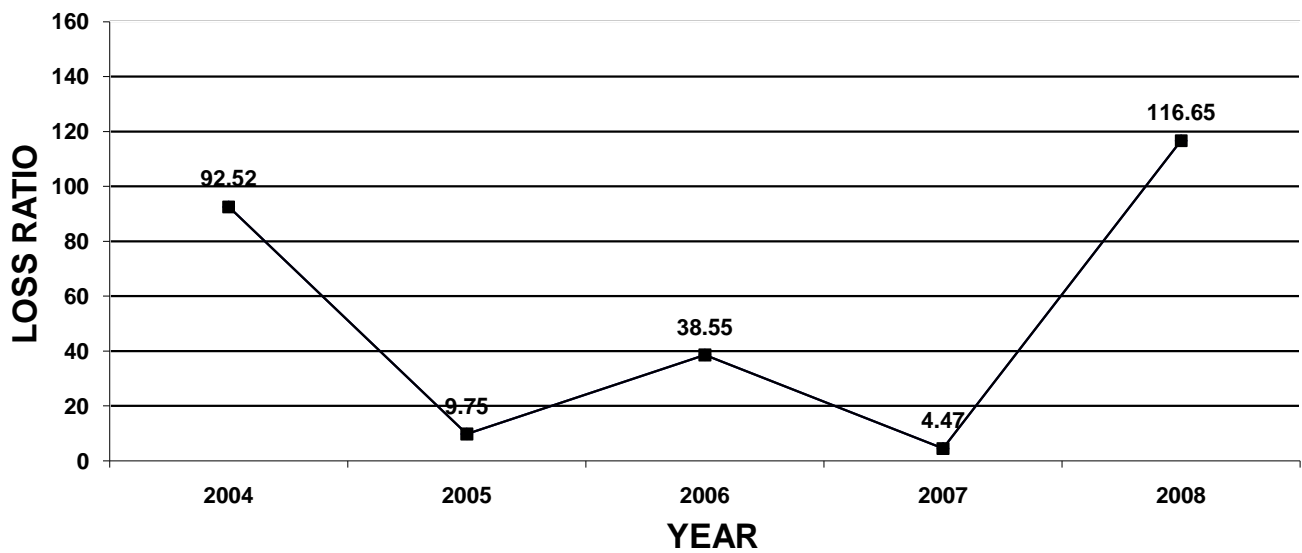
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$36,663	N/A
180	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000,000	-\$40,959	N/A
181	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$5,752	N/A
182	MARKEL INSURANCE COMPANY	0.00%	\$0	\$254	\$0	-\$2	-0.79%
183	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$75,020	-\$36,853	N/A
184	MILLERS FIRST INSURANCE COMANY	0.00%	\$0	\$0	\$61,338	\$11,338	N/A
185	MITSUI SUMITOMO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,314	N/A
186	MITSUI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$0	\$0	\$6	N/A
187	MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$215,551	N/A
188	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
189	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,341	N/A
190	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$5,820	N/A
191	NORTH AMERICAN SPECIALTY INSURANCE CO	0.00%	\$0	\$0	\$34,814	\$29,316	N/A
192	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$6,444	N/A
193	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$632	-\$219,505	N/A
194	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	-\$7	\$0	\$134,993	-1928471.43%
195	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$10,000	\$18,698	N/A
196	QBE INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$1,635	N/A
197	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,362	N/A
198	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$15,511	N/A
199	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
200	SENTRY CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,943	N/A
201	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	-\$6	\$0	\$285,854	-4764233.33%
202	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$551	N/A
203	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10,650	N/A
204	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$131,861	\$2,627,451	N/A
205	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$299,994	N/A
206	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$172,647	-\$389,237	N/A
207	TRAVELERS CASUALTY AND SURETY CO OF AMERI	0.00%	\$0	\$0	\$0	-\$33,580	N/A
208	TRAVELERS CASUALTY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$39	N/A
209	TRAVELERS CASUALTY INS CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$3,655	N/A
210	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	\$22,500	\$13,700	N/A
211	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$860,364	\$865,821	N/A
212	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$0	\$1,105	\$0	\$207,323	18762.26%
213	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$233	\$0	-\$31,014	-13310.73%
214	WHITE MOUNTAINS REINSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	\$3,933	N/A
215	ZURICH AMERICAN INSURANCE CO OF ILLINOIS	0.00%	\$0	-\$80	\$0	-\$9,608	12010.00%
216	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	-\$21	-\$21	\$0	\$63	-300.00%
217	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	-\$119	-\$9	\$0	-\$240	2666.67%
218	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	-\$227	-\$205	\$0	-\$375,311	183078.54%
219	PRAETORIAN INSURANCE COMPANY	0.00%	-\$671	-\$832	\$1	\$1	-0.12%
220	TRINITY UNIVERSAL INSURANCE COMPANY	-0.01%	-\$1,655	-\$416	\$0	-\$572	137.50%
221	EMPLOYERS INSURANCE COMPANY OF WAUSAU	-0.05%	-\$14,104	-\$1,682	\$3,855,620	\$4,122,628	-245102.73%
222	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	-0.81%	-\$233,710	\$94,041	\$201,250	-\$398,945	-424.22%
TOTAL		100.00%	\$28,737,063	\$29,395,330	\$29,499,963	\$34,290,103	116.65%

**MISSOURI PRODUCTS LIABILITY INSURANCE**  
**(Bodily Injury & Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	17.87%	\$125,264,863	\$125,051,162	\$89,921,643	\$101,195,649	80.92%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13.90%	\$97,462,637	\$98,324,472	\$70,676,899	\$78,664,284	80.00%
3	SHELTER MUTUAL INSURANCE COMPANY	6.29%	\$44,129,010	\$44,012,462	\$24,157,515	\$22,161,460	50.35%
4	FARMERS INSURANCE COMPANY INC	5.43%	\$38,085,978	\$36,806,351	\$20,734,928	\$25,723,029	69.89%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.34%	\$30,440,243	\$31,391,219	\$15,444,213	\$17,656,833	56.25%
6	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	2.90%	\$20,301,148	\$20,574,742	\$10,558,738	\$9,848,228	47.87%
7	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.78%	\$19,487,415	\$18,780,727	\$10,122,260	\$11,963,752	63.70%
8	ALLIED PROPERTY & CASUALTY INSURANCE CO	2.54%	\$17,816,816	\$16,303,589	\$5,199,661	\$8,958,905	54.95%
9	AMERICAN STANDARD INS COMPANY OF WISCONSIN	2.28%	\$15,988,452	\$17,313,775	\$15,577,605	\$11,947,021	69.00%
10	PROGRESSIVE DIRECT INSURANCE COMPANY	2.28%	\$15,988,425	\$15,111,568	\$3,855,406	\$5,031,936	33.30%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.99%	\$13,980,296	\$13,821,303	\$9,176,114	\$7,978,855	57.73%
12	GEICO GENERAL INS CO	1.77%	\$12,382,316	\$12,129,315	\$6,063,115	\$7,985,091	65.83%
13	MID CENTURY INSURANCE COMPANY	1.62%	\$11,374,257	\$11,780,231	\$8,856,194	\$10,824,783	91.89%
14	STATE FARM FIRE AND CASUALTY COMPANY	1.58%	\$11,068,853	\$11,043,376	\$8,058,154	\$9,216,001	83.45%
15	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	1.46%	\$10,270,677	\$10,954,783	\$9,539,459	\$8,544,220	78.00%
16	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	1.35%	\$9,454,670	\$9,075,321	\$3,537,714	\$5,195,777	57.25%
17	ALLSTATE INSURANCE COMPANY	1.23%	\$8,659,082	\$9,146,514	\$27,133,799	\$22,732,133	248.53%
18	TRAVELERS HOME AND MARINE INSURANCE CO THE	1.20%	\$8,446,023	\$7,820,840	\$3,030,251	\$6,142,733	78.54%
19	ALLSTATE FIRE AND CASUALTY INSURANCE CO	1.18%	\$8,256,011	\$8,043,359	\$2,940,590	\$4,982,691	61.95%
20	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.10%	\$7,685,043	\$7,621,532	\$4,803,312	\$5,957,238	78.16%
21	GEICO INDEMNITY COMPANY	1.08%	\$7,539,758	\$6,984,491	\$3,317,095	\$4,414,771	63.21%
22	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.93%	\$6,489,934	\$6,253,497	\$3,771,233	\$3,599,363	57.56%
23	DAIRYLAND INSURANCE COMPANY	0.91%	\$6,347,424	\$6,440,791	\$2,951,828	\$3,724,073	57.82%
24	PROGRESSIVE MAX INSURANCE COMPANY	0.86%	\$6,004,302	\$6,486,356	\$4,158,733	\$2,245,451	34.62%
25	ESURANCE INSURANCE COMPANY	0.84%	\$5,873,010	\$5,999,363	\$2,570,569	\$3,460,021	57.67%
26	TWIN CITY FIRE INSURANCE COMPANY	0.74%	\$5,191,842	\$4,501,742	\$1,135,609	\$1,753,842	38.96%
27	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.74%	\$5,175,582	\$5,416,717	\$5,169,923	\$3,283,455	60.62%
28	MIDWESTERN INDEMNITY COMPANY THE	0.69%	\$4,851,764	\$4,135,604	\$1,668,767	\$1,717,582	41.53%
29	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.66%	\$4,616,814	\$4,750,250	\$3,611,838	\$2,795,575	58.85%
30	GOVERNMENT EMPLOYEES INSURANCE CO	0.64%	\$4,516,959	\$4,470,896	\$2,245,630	\$2,923,880	65.40%
31	CAMERON MUTUAL INSURANCE COMPANY	0.62%	\$4,354,328	\$4,356,026	\$3,120,079	\$4,096,696	94.05%
32	USAA CASUALTY INSURANCE COMPANY	0.61%	\$4,292,213	\$4,205,452	\$3,215,822	\$3,577,067	85.06%
33	PROPERTY & CASUALTY INS CO OF HARTFORD	0.53%	\$3,708,980	\$3,733,615	\$2,213,909	\$1,626,534	43.56%
34	CORNERSTONE NATIONAL INSURANCE COMPANY	0.51%	\$3,568,313	\$3,726,258	\$1,828,992	\$2,230,485	59.86%
35	COLUMBIA MUTUAL INSURANCE COMPANY	0.44%	\$3,072,206	\$2,942,910	\$2,111,163	\$1,238,590	42.09%
36	AUTO CLUB FAMILY INSURANCE COMPANY	0.44%	\$3,060,266	\$3,129,941	\$2,674,856	\$2,306,378	73.69%
37	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.44%	\$3,056,401	\$2,731,193	\$1,874,341	\$2,061,434	75.48%
38	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.41%	\$2,890,365	\$2,721,999	\$1,687,356	\$2,257,369	82.93%
39	AFFIRMATIVE INSURANCE COMPANY	0.41%	\$2,888,873	\$3,535,301	\$2,746,743	\$3,661,387	103.57%
40	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.41%	\$2,887,461	\$3,062,071	\$2,337,184	\$2,810,995	91.80%
41	VIKING INSURANCE COMPANY OF WISCONSIN	0.40%	\$2,794,980	\$2,589,867	\$1,566,315	\$1,358,786	52.47%
42	FINANCIAL INDEMNITY COMPANY	0.39%	\$2,709,942	\$3,095,184	\$1,903,234	\$2,093,862	67.65%
43	ALLSTATE INDEMNITY COMPANY	0.34%	\$2,349,064	\$2,478,045	\$1,487,698	\$1,478,209	59.65%
44	BRISTOL WEST INSURANCE COMPANY	0.31%	\$2,149,594	\$1,739,368	\$266,997	\$852,713	49.02%
45	COUNTRY PREFERRED INSURANCE COMPANY	0.28%	\$1,939,395	\$1,895,541	\$766,959	\$821,063	43.32%
46	FIREMANS FUND INSURANCE COMPANY	0.26%	\$1,834,204	\$2,058,113	\$489,884	\$1,307,894	63.55%
47	TRADERS INSURANCE COMPANY	0.26%	\$1,815,948	\$1,727,530	\$1,163,052	\$604,174	34.97%
48	SHELTER GENERAL INSURANCE COMPANY	0.25%	\$1,752,742	\$1,810,485	\$12,223,980	\$1,568,268	86.62%
49	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.25%	\$1,722,745	\$1,854,559	\$1,678,090	\$890,314	48.01%
50	INSURANCE COMPANY OF THE STATE OF PA	0.24%	\$1,655,254	\$1,757,004	\$1,305,786	\$867,260	49.36%
51	MENDOTA INSURANCE COMPANY	0.24%	\$1,648,452	\$1,651,126	\$1,001,904	\$688,275	41.69%
52	NATIONAL GENERAL INSURANCE COMPANY	0.23%	\$1,620,712	\$1,912,067	\$1,071,093	\$1,275,132	66.69%
53	AUTO OWNERS INSURANCE COMPANY	0.21%	\$1,486,160	\$1,463,365	\$1,223,177	\$911,706	62.30%
54	ELECTRIC INSURANCE COMPANY	0.21%	\$1,476,422	\$1,082,486	\$560,482	\$761,288	70.33%
55	ALFA VISION INSURANCE CORPORATION	0.20%	\$1,425,455	\$1,677,283	\$1,266,718	\$511,299	30.48%
56	METROPOLITAN GROUP PROPERTY & CAS INS CO	0.19%	\$1,349,743	\$1,341,119	\$966,958	\$483,445	36.05%
57	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.19%	\$1,338,701	\$1,429,595	\$1,025,674	\$976,088	68.28%
58	OWNERS INSURANCE COMPANY	0.19%	\$1,320,618	\$1,216,716	\$883,129	\$1,378,157	113.27%
59	AIG CENTENNIAL INSURANCE COMPANY	0.19%	\$1,316,070	\$1,120,678	\$276,599	\$848,796	75.74%
60	COUNTRY MUTUAL INSURANCE COMPANY	0.19%	\$1,307,711	\$1,334,220	\$757,007	\$940,835	70.52%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	CAMERON NATIONAL INSURANCE COMPANY	0.18%	\$1,263,420	\$1,152,042	\$1,720,362	\$1,689,172	146.62%
62	UNIVERSAL CASUALTY COMPANY	0.18%	\$1,241,653	\$538,797	\$1,573	\$142,873	26.52%
63	DIRECT GENERAL INSURANCE COMPANY	0.18%	\$1,239,999	\$1,238,919	\$857,682	\$1,099,568	88.75%
64	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.17%	\$1,212,289	\$1,239,219	\$379,357	\$626,699	50.57%
65	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.16%	\$1,108,236	\$1,152,535	\$762,110	\$742,730	64.44%
66	DIRECT NATIONAL INSURANCE COMPANY	0.16%	\$1,104,553	\$1,088,556	\$498,715	\$840,775	77.24%
67	GRINNELL MUTUAL REINSURANCE COMPANY	0.15%	\$1,037,992	\$1,065,899	\$395,952	\$649,406	60.93%
68	TRAVELERS PERSONAL INSURANCE COMPANY	0.15%	\$1,025,124	\$1,166,705	\$970,409	\$448,289	38.42%
69	METROPOLITAN PROPERTY & CASUALTY INS CO	0.14%	\$1,013,125	\$1,016,220	\$725,295	\$560,733	55.18%
70	STATE AUTO PROPERTY & CASUALTY INS CO	0.14%	\$988,666	\$1,040,959	\$485,459	\$1,281,864	123.14%
71	MERIDIAN SECURITY INSURANCE COMPANY	0.14%	\$986,844	\$720,812	\$54,199	\$617,811	85.71%
72	CINCINNATI INSURANCE COMPANY THE	0.13%	\$930,687	\$937,346	\$1,455,160	-\$75,438	-8.05%
73	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.13%	\$909,979	\$894,768	\$157,544	\$150,242	16.79%
74	HAULERS INSURANCE COMPANY INC	0.13%	\$899,751	\$906,563	\$380,488	\$1,013,478	111.79%
75	YOUNG AMERICA INSURANCE COMPANY	0.13%	\$887,799	\$845,786	\$527,000	\$749,434	88.61%
76	AIG NATIONAL INSURANCE COMPANY INC	0.13%	\$882,482	\$1,193,854	\$1,224,050	\$1,021,362	85.55%
77	AMERICAN HOME ASSURANCE COMPANY	0.12%	\$862,385	\$944,766	\$450,501	\$440,756	46.65%
78	AIG PREMIER INSURANCE COMPANY	0.12%	\$840,736	\$994,061	\$385,665	\$771,949	77.66%
79	ACUTY A MUTUAL INSURANCE COMPANY	0.11%	\$803,946	\$736,261	\$324,629	\$398,646	54.14%
80	GMAC INSURANCE COMPANY ONLINE INC	0.11%	\$797,539	\$584,410	\$85,897	\$634,846	108.63%
81	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.11%	\$796,044	\$980,617	\$1,504,621	\$889,506	90.71%
82	FOREMOST INSURANCE COMPANY	0.11%	\$789,227	\$744,736	\$1,447,490	\$1,510,605	202.84%
83	INFINITY AUTO INSURANCE COMPANY	0.11%	\$773,931	\$961,500	\$900,940	\$577,431	60.06%
84	ENCOMPASS INDEMNITY COMPANY	0.11%	\$767,955	\$860,632	\$552,827	\$109,589	12.73%
85	GUIDEONE AMERICA INSURANCE COMPANY	0.10%	\$729,824	\$751,809	\$721,302	\$578,654	76.97%
86	UNITRIN PREFERRED INSURANCE COMPANY	0.10%	\$677,033	\$467,206	\$87,307	\$202,396	43.32%
87	CONSUMERS INSURANCE USA INC	0.10%	\$673,611	\$715,755	\$547,538	\$662,557	92.57%
88	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.10%	\$669,888	\$673,541	\$205,229	\$393,501	58.42%
89	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.09%	\$653,473	\$683,942	-\$47,175	-\$115,311	-16.86%
90	ECONOMY PREMIER ASSURANCE COMPANY	0.09%	\$621,307	\$655,849	\$467,530	\$576,595	87.92%
91	MILLERS FIRST INSURANCE COMANY	0.09%	\$608,310	\$618,548	\$356,169	\$514,059	83.11%
92	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$598,632	\$611,816	\$700,477	\$19,952	3.26%
93	FIDELITY NATIONAL INSURANCE COMPANY	0.08%	\$583,137	\$577,281	\$454,335	\$1,387,096	240.28%
94	MIDDLESEX INSURANCE COMPANY	0.08%	\$577,787	\$532,406	\$187,391	\$456,409	85.73%
95	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.08%	\$575,457	\$622,944	\$526,596	\$340,898	54.72%
96	SECURA SUPREME INSURANCE COMPANY	0.08%	\$561,439	\$618,511	\$348,602	\$566,680	91.62%
97	USAA GENERAL INDEMNITY COMPANY	0.08%	\$560,371	\$479,968	\$379,623	\$607,221	126.51%
98	SENTRY INSURANCE A MUTUAL COMPANY	0.08%	\$558,461	\$638,905	\$524,152	\$773,735	121.10%
99	GRINNELL SELECT INSURANCE COMPANY	0.08%	\$531,016	\$503,891	\$207,995	\$218,991	43.46%
100	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$516,535	\$484,407	\$215,278	\$925,577	191.07%
101	AMERICAN SERVICE INSURANCE COMPANY	0.07%	\$474,281	\$549,943	\$198,356	\$218,221	39.68%
102	INFINITY ASSURANCE INSURANCE COMPANY	0.06%	\$455,248	\$576,893	\$1,166,895	\$179,184	31.06%
103	HALLMARK INSURANCE COMPANY	0.06%	\$435,751	\$389,723	\$67,286	\$229,533	58.90%
104	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.06%	\$431,869	\$477,371	\$617,705	\$362,790	76.00%
105	AIU INSURANCE COMPANY	0.06%	\$431,310	\$445,311	\$406,901	\$829,129	186.19%
106	GEICO CASUALTY COMPANY	0.06%	\$430,371	\$518,347	\$539,215	\$66,058	12.74%
107	GUIDEONE ELITE INSURANCE COMPANY	0.06%	\$424,294	\$447,455	\$256,710	\$353,512	79.01%
108	HORACE MANN PROPERTY & CASUALTY INS CO	0.06%	\$397,991	\$368,556	\$211,900	\$547,220	148.48%
109	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.06%	\$392,796	\$423,327	\$480,184	\$203,350	48.04%
110	AMCO INSURANCE COMPANY	0.06%	\$390,688	\$823,589	\$2,321,965	\$37,132	4.51%
111	WORKMENS AUTO INSURANCE COMPANY	0.05%	\$375,289	\$378,516	\$369,030	\$110,239	29.12%
112	SAGAMORE INSURANCE COMPANY	0.05%	\$365,457	\$368,684	\$237,099	\$230,237	62.45%
113	GREAT NORTHERN INSURANCE COMPANY	0.05%	\$363,019	\$386,874	\$110,035	\$128,706	33.27%
114	OMNI INDEMNITY COMPANY	0.05%	\$347,299	\$282,699	\$172,993	\$344,247	121.77%
115	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.05%	\$337,435	\$383,212	\$174,011	\$250,673	65.41%
116	RESPONSE WORLDWIDE INSURANCE COMPANY	0.05%	\$332,438	\$311,189	\$242,361	\$425,691	136.80%
117	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.05%	\$331,339	\$301,352	\$342,409	\$163,827	54.36%
118	BALBOA INSURANCE COMPANY	0.05%	\$330,171	\$405,156	\$60,764	\$266,494	65.78%
119	21ST CENTURY INSURANCE COMPANY	0.05%	\$329,773	\$389,820	\$434,795	\$525,818	134.89%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	KEMPER INDEPENDENCE INSURANCE COMPANY	0.05%	\$320,432	\$358,704	\$184,279	\$352,905	98.38%
121	NATIONAL GENERAL ASSURANCE COMPANY	0.04%	\$308,758	\$318,369	\$163,595	\$200,232	62.89%
122	FIRST LIBERTY INSURANCE CORP THE	0.04%	\$307,858	\$263,912	\$77,544	\$86,249	32.68%
123	NEW SOUTH INSURANCE COMPANY	0.04%	\$305,139	\$408,794	\$676,600	\$656,177	160.52%
124	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.04%	\$304,229	\$264,719	\$204,568	\$137,364	51.89%
125	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	0.04%	\$301,834	\$321,354	\$235,326	\$95,565	29.74%
126	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.04%	\$297,816	\$258,594	\$83,892	\$233,020	90.11%
127	ESSENTIA INSURANCE COMPANY	0.04%	\$294,203	\$125,483	\$1,000	\$106,503	84.87%
128	VIGILANT INSURANCE COMPANY	0.04%	\$285,154	\$308,785	\$810,957	\$286,280	92.71%
129	WEST AMERICAN INSURANCE COMPANY	0.04%	\$279,607	\$298,141	\$132,257	-\$62,142	-20.84%
130	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.04%	\$275,275	\$337,694	\$399,473	-\$176,601	-52.30%
131	INSUREMAX INSURANCE COMPANY	0.04%	\$270,340	\$246,609	\$265,831	\$83,279	33.77%
132	TRAVCO INSURANCE COMPANY	0.04%	\$252,917	\$276,747	\$143,108	-\$6,626	-2.39%
133	FEDERAL INSURANCE COMPANY	0.03%	\$226,602	\$238,500	\$30,317	-\$70,927	-29.74%
134	INFINITY INDEMNITY INSURANCE COMPANY	0.03%	\$218,854	\$226,017	\$97,145	\$152,778	67.60%
135	MIC GENERAL INSURANCE CORPORATION	0.03%	\$203,979	\$242,460	\$235,389	\$275,199	113.50%
136	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.03%	\$194,968	\$234,015	\$78,968	\$96,568	41.27%
137	GUIDEONE MUTUAL INSURANCE COMPANY	0.03%	\$193,695	\$213,026	\$231,689	\$83,123	39.02%
138	TEACHERS INSURANCE COMPANY	0.03%	\$182,646	\$191,837	\$34,940	\$168,506	87.84%
139	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$179,381	\$170,636	\$199,738	\$180,460	105.76%
140	AIG CASUALTY COMPANY	0.03%	\$178,007	\$258,025	\$372,726	\$558,508	216.45%
141	COUNTRY CASUALTY INSURANCE COMPANY	0.03%	\$175,835	\$178,023	\$141,361	\$64,212	36.07%
142	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.02%	\$174,626	\$177,714	\$41,876	-\$44,124	-24.83%
143	CHUBB NATIONAL INSURANCE COMPANY	0.02%	\$173,509	\$147,741	\$249	\$23,538	15.93%
144	CHARTER INDEMNITY COMPANY	0.02%	\$170,937	\$170,239	\$185,038	\$28,938	17.00%
145	PHOENIX INSURANCE COMPANY THE	0.02%	\$161,816	\$175,782	\$89,055	\$40,353	22.96%
146	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$152,750	\$154,521	\$67,135	\$97,977	63.41%
147	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$150,964	\$144,290	\$177,933	\$29,087	20.16%
148	PACIFIC INDEMNITY COMPANY	0.02%	\$146,078	\$157,207	\$337,846	\$334,611	212.85%
149	RESPONSE INSURANCE COMPANY	0.02%	\$145,158	\$119,419	\$9,018	\$51,847	43.42%
150	AIG ADVANTAGE INSURANCE COMPANY	0.02%	\$142,778	\$38,758	\$1,069	\$9,080	23.43%
151	OMNI INSURANCE COMPANY	0.02%	\$131,494	\$163,721	\$158,025	-\$152,312	-93.03%
152	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$123,519	\$154,665	\$235,467	\$260,695	168.55%
153	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$112,538	\$30,132	\$0	\$12,971	43.05%
154	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$102,196	\$149,993	\$321,710	-\$18,035	-12.02%
155	AUTOMOBILE INS CO OF HARTFORD CT	0.01%	\$99,438	\$112,227	\$50,380	-\$35,906	-31.99%
156	SENTINEL INSURANCE COMPANY LTD	0.01%	\$84,847	\$69,293	\$6,589	\$11,846	17.10%
157	PERMANENT GENERAL ASSURANCE CORPORATION	0.01%	\$84,624	\$41,345	\$15,000	\$47,131	113.99%
158	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$82,797	\$82,934	\$87,483	\$94,808	114.32%
159	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$74,126	\$82,618	\$67,625	\$130,168	157.55%
160	LIBERTY INSURANCE CORPORATION	0.01%	\$73,346	\$92,460	\$103,443	\$61,601	66.62%
161	NATIONAL SURETY CORPORATION	0.01%	\$72,317	\$13,673	\$0	\$8,327	60.90%
162	FARMERS UNION COOPERATIVE INSURANCE CO	0.01%	\$67,988	\$93,680	\$74,543	\$54,927	58.63%
163	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$61,259	\$64,079	\$80,627	\$31,935	49.84%
164	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$60,012	\$63,645	\$83,386	\$10,507	16.51%
165	MERASTAR INSURANCE COMPANY	0.01%	\$57,277	\$58,559	\$20,560	\$15,080	25.75%
166	EMCASCO INSURANCE COMPANY	0.01%	\$53,395	\$55,066	\$33,000	-\$1,914	-3.48%
167	DEERBROOK INSURANCE COMPANY	0.01%	\$46,429	\$54,649	\$79,164	-\$24,135	-44.16%
168	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$45,234	\$51,991	\$43,546	\$20,487	39.40%
169	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$44,089	\$41,743	\$12,500	\$35,434	84.89%
170	METROPOLITAN GENERAL INSURANCE COMPANY	0.01%	\$41,839	\$45,252	\$38,704	\$2,400	5.30%
171	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$39,319	\$42,615	\$19,000	\$8,255	19.37%
172	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.01%	\$38,810	\$35,317	\$6,443	\$9,050	25.63%
173	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$36,870	\$37,103	\$35,147	\$37,194	100.25%
174	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.01%	\$36,753	\$36,156	\$3,657	-\$237	-0.66%
175	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$34,080	\$40,656	\$161,397	\$3,597	8.85%
176	HORACE MANN INSURANCE COMPANY	0.00%	\$30,163	\$31,496	\$2,764	\$79,289	251.74%
177	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$28,511	\$24,952	\$65,866	\$76,890	308.15%
178	STANDARD FIRE INSURANCE COMPANY	0.00%	\$24,537	\$28,888	\$62,482	\$32,856	113.74%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

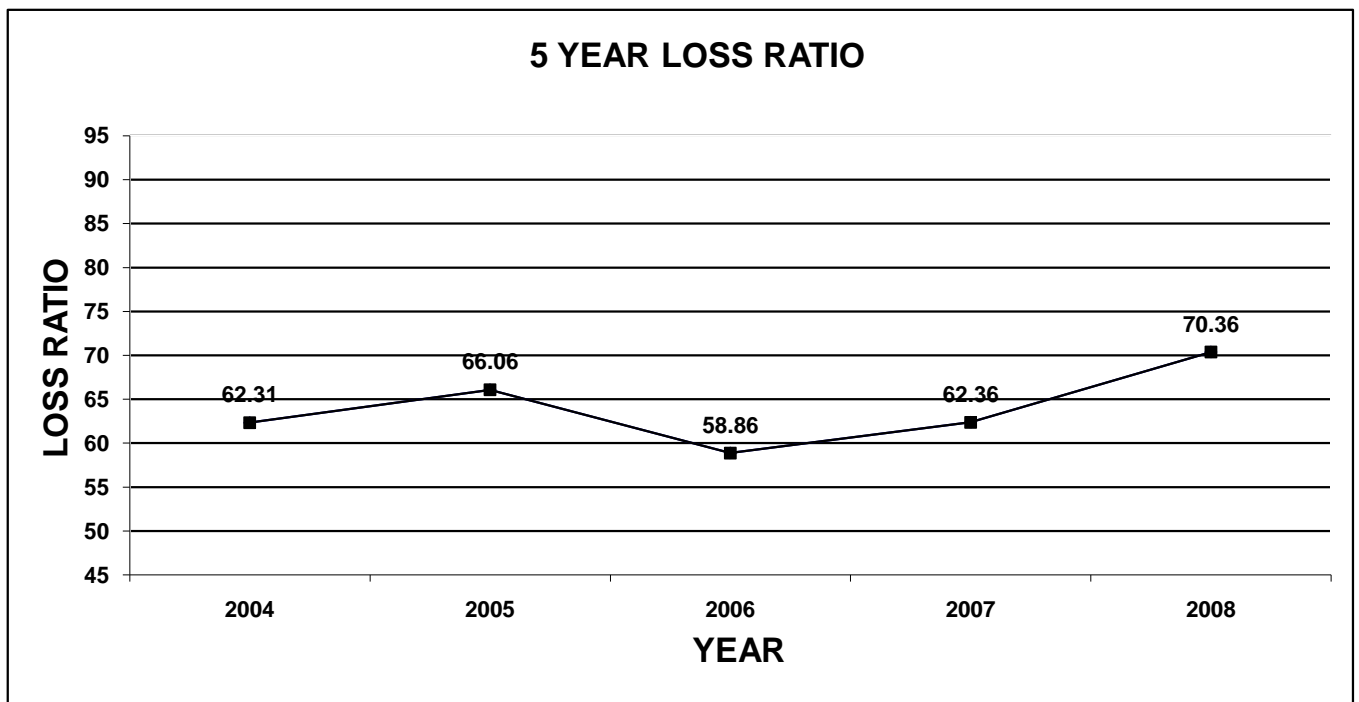
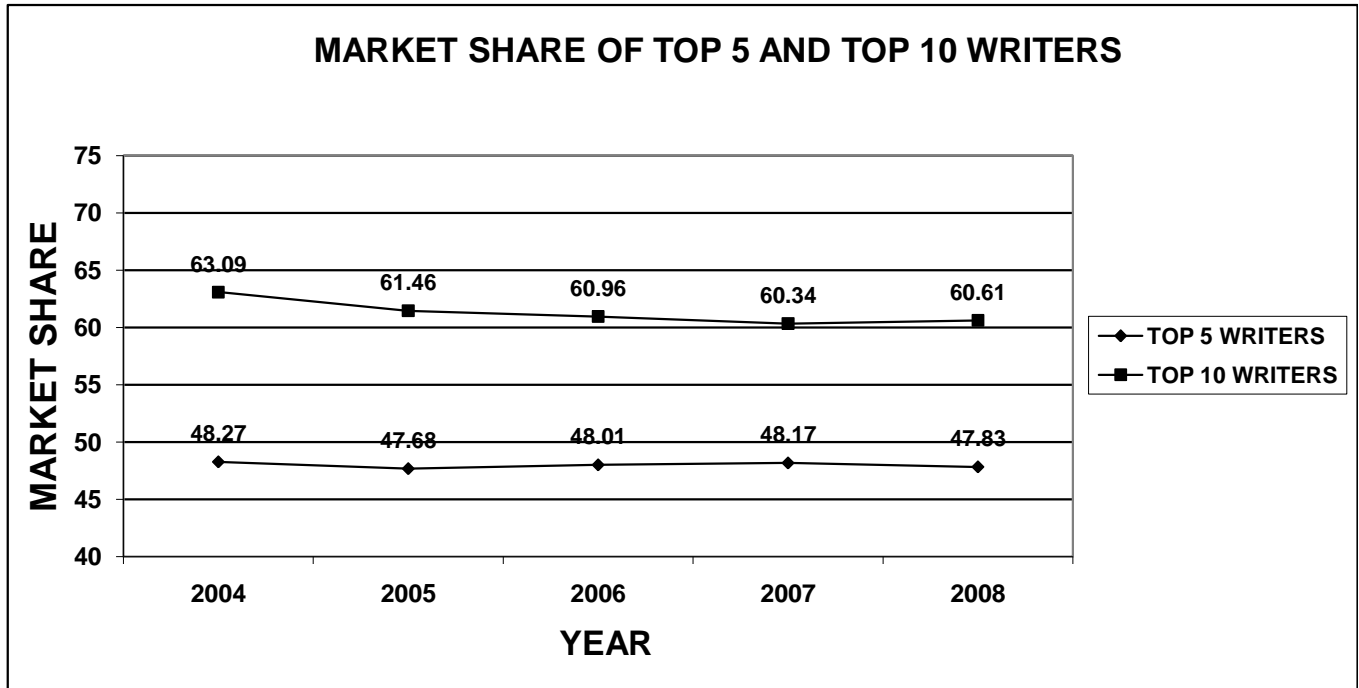
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$19,510	\$19,331	\$0	\$0	0.00%
180	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$18,214	\$22,696	\$68,027	\$33,022	145.50%
181	INTEGON INDEMNITY CORPORATION	0.00%	\$17,252	\$21,777	\$23,471	\$0	0.00%
182	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$17,225	\$18,131	\$0	-\$2,098	-11.57%
183	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$16,863	\$7,350	\$0	\$25,000	340.14%
184	INFINITY INSURANCE COMPANY	0.00%	\$14,878	\$14,610	\$7,008	\$929	6.36%
185	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$13,676	\$13,621	\$13	-\$158,730	-1165.33%
186	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$13,012	\$12,382	\$0	\$446	3.60%
187	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$12,259	\$16,150	\$47,222	\$15,953	98.78%
188	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$11,982	\$9,701	\$20,500	\$20,500	211.32%
189	NORTHBROOK INDEMNITY COMPANY	0.00%	\$8,422	\$10,270	\$48,538	-\$36,828	-358.60%
190	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$7,496	\$8,846	\$43,258	\$7,804	88.22%
191	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$6,877	\$7,917	\$75,794	\$327,357	4134.86%
192	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$5,916	\$6,100	\$0	\$0	0.00%
193	AMERICAN HALLMARK INSURANCE CO OF TEXAS	0.00%	\$4,267	\$765	\$0	\$0	0.00%
194	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$4,083	\$4,498	\$0	\$0	0.00%
195	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$3,736	\$3,264	\$0	-\$2	-0.06%
196	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$3,682	\$3,493	\$10,450	\$20,544	588.15%
197	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$2,608	\$3,517	\$0	-\$211	-6.00%
198	HANOVER INSURANCE COMPANY THE	0.00%	\$2,595	\$2,786	\$54,505	-\$3,294	-118.23%
199	HARTFORD CASUALTY INSURANCE CO	0.00%	\$1,857	\$7,709	\$0	\$648	8.41%
200	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$1,666	\$2,130	\$0	\$2,561	120.23%
201	TRAVELERS INDEMNITY COMPANY	0.00%	\$874	\$700	\$39,833	\$35,871	5124.43%
202	TRIUMPH CASUALTY COMPANY	0.00%	\$816	\$163	\$0	\$20	12.27%
203	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$536	\$703	\$421	-\$121,678	-17308.39%
204	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$220	\$340	\$901	\$612	180.00%
205	PEERLESS INSURANCE COMPANY	0.00%	\$162	\$340	\$761	\$376	110.59%
206	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.00%	\$160	\$160	\$0	-\$2	-1.25%
207	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$107	\$107	\$37,011	-\$80,863	-75572.90%
208	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$96	\$96	\$0	\$142	147.92%
209	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$92	\$622	\$1	\$2,676	430.23%
210	GATEWAY INSURANCE COMPANY	0.00%	\$11	\$57	\$510,112	-\$201,564	-353621.05%
211	MOTORS INSURANCE CORPORATION	0.00%	\$11	\$25	\$20	\$10	40.00%
212	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$3	\$3	\$3	\$4	133.33%
213	MARYLAND CASUALTY COMPANY	0.00%	\$2	\$3	\$2	-\$164	-5466.67%
214	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$1	\$2	\$304,535	-\$76,423	-3821150.00%
215	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
216	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$20,000	-\$10,500	N/A
217	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$35,752	N/A
218	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$11,000	-\$2,000	N/A
219	AMERICAN STATES PREFERRED INSURANCE CO	0.00%	\$0	\$0	\$569	\$20,569	N/A
220	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$169,077	-\$18,042	N/A
221	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$14,981	\$14,981	N/A
222	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$3,400	-\$2,203	N/A
223	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$600	\$310	N/A
224	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$72,151	\$379,969	N/A
225	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,728	N/A
226	BITUMINOUS CASUALTY CORPORATION	0.00%	\$0	\$0	\$1	\$1	N/A
227	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$329	N/A
228	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$20,000	-\$11,459	N/A
229	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$2	\$0	\$0	0.00%
230	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
231	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$49	\$140	\$2,612	5330.61%
232	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$19,163	N/A
233	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2	N/A
234	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,010	-\$287,346	N/A
235	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,085	N/A
236	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$2,801	N/A
237	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$85,610	N/A
239	FOREMOST PROPERTY AND CASUALTY INS COMPANY	0.00%	\$0	\$0	\$0	-\$61	N/A
240	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$920	-\$2,180	N/A
241	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$139,122	-\$16,368	N/A
242	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$9,986	N/A
243	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
244	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
245	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$2,932	N/A
246	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,847	N/A
247	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,822	N/A
248	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$12,000	-\$4,604	N/A
249	HISCOX INSURANCE COMPANY INC	0.00%	\$0	\$0	\$43,000	-\$1,000	N/A
250	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$1	N/A
251	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$901	\$889	N/A
252	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24,972	N/A
253	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
254	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8,400	-\$9,364	N/A
255	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28	N/A
256	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
257	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1	\$1	N/A
258	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$6	N/A
259	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
260	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,544	N/A
261	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,018	N/A
262	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$4	-\$811,135	-\$476,785	-11919625.00%
263	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$2	\$0	-\$5,490	274500.00%
264	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$124,594	\$63,659	N/A
265	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$40,545	N/A
266	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,274	N/A
267	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
268	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$2,000	\$41,290	N/A
269	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$632	N/A
270	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$1,347	N/A
271	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,200	N/A
272	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	\$330	-\$168	N/A
273	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$17	\$0	\$29,762	-175070.59%
274	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	-\$1	\$0	\$3	\$3	N/A
275	ACE AMERICAN INSURANCE COMPANY	0.00%	-\$2	-\$2	\$0	\$803	-40150.00%
276	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	-\$5	-\$5	\$86,400	\$52,409	-1048180.00%
277	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	-\$5	-\$3	-\$6	-\$4,575	152500.00%
278	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$6	-\$6	\$0	-\$428	7133.33%
279	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$7	-\$7	\$16,531	-\$21,954	313628.57%
280	ALLIANCE INSURANCE COMPANY INC	0.00%	-\$50	-\$25	\$0	\$0	0.00%
281	INFINITY STANDARD INSURANCE COMPANY	0.00%	-\$174	\$16	\$102,874	\$15,439	96493.75%
282	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$549	\$5,708	\$128,705	\$7,376	129.22%
283	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$732	\$7,521	\$130,152	-\$4,679	-62.21%
284	ONEBEACON INSURANCE COMPANY	0.00%	-\$741	-\$719	\$1,914	\$1,868	-259.81%
285	TRUMBULL INSURANCE COMPANY	0.00%	-\$3,942	\$29,212	\$127,277	-\$359,693	-1231.32%
286	DEPOSITORS INSURANCE COMPANY	0.00%	-\$4,739	\$430,515	\$1,625,395	-\$720,299	-167.31%
TOTAL		100.00%	\$701,144,550	\$700,313,850	\$477,171,987	\$492,756,427	70.36%



**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	21.58%	\$124,994,579	\$123,330,749	\$78,242,731	\$78,187,603	63.40%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	16.16%	\$93,640,573	\$94,468,610	\$59,699,337	\$59,594,678	63.08%
3	FARMERS INSURANCE COMPANY INC	4.38%	\$25,377,388	\$24,524,344	\$16,212,746	\$16,493,010	67.25%
4	SHELTER MUTUAL INSURANCE COMPANY	4.10%	\$23,761,774	\$23,699,019	\$17,244,870	\$15,819,983	66.75%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.10%	\$23,743,497	\$24,655,966	\$14,088,740	\$14,088,621	57.14%
6	PROGRESSIVE PREFERRED INSURANCE COMPANY	3.34%	\$19,350,461	\$18,955,389	\$12,117,043	\$12,547,844	66.20%
7	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.07%	\$17,790,976	\$17,020,291	\$12,459,015	\$12,375,649	72.71%
8	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	2.65%	\$15,361,453	\$16,634,804	\$9,548,770	\$8,791,964	52.85%
9	STATE FARM FIRE AND CASUALTY COMPANY	2.05%	\$11,892,668	\$11,737,848	\$7,181,048	\$7,103,544	60.52%
10	GEICO GENERAL INS CO	1.94%	\$11,213,467	\$10,709,907	\$7,477,866	\$7,742,156	72.29%
11	PROGRESSIVE DIRECT INSURANCE COMPANY	1.54%	\$8,935,718	\$8,419,319	\$5,578,804	\$5,913,910	70.24%
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.49%	\$8,607,331	\$8,522,903	\$6,592,476	\$6,020,864	70.64%
13	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	1.40%	\$8,099,656	\$8,628,821	\$4,965,181	\$4,689,198	54.34%
14	GEICO INDEMNITY COMPANY	1.32%	\$7,671,739	\$6,962,100	\$4,093,277	\$4,419,818	63.48%
15	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	1.31%	\$7,585,112	\$6,850,166	\$4,306,368	\$4,888,683	71.37%
16	MID CENTURY INSURANCE COMPANY	1.31%	\$7,562,483	\$7,833,132	\$4,789,975	\$4,710,885	60.14%
17	TRAVELERS HOME AND MARINE INSURANCE CO THE	1.30%	\$7,522,286	\$7,007,634	\$4,384,862	\$4,881,208	69.66%
18	ALLSTATE INSURANCE COMPANY	1.21%	\$6,996,933	\$7,371,474	\$4,128,066	\$4,151,555	56.32%
19	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.19%	\$6,911,207	\$6,723,036	\$3,666,786	\$4,022,527	59.83%
20	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.13%	\$6,566,762	\$6,553,540	\$5,202,335	\$5,042,092	76.94%
21	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.03%	\$5,950,089	\$5,712,641	\$3,492,004	\$3,456,960	60.51%
22	SAFE AUTO INSURANCE COMPANY	0.83%	\$4,831,224	\$3,440,275	\$949,656	\$2,031,558	59.05%
23	DAIRYLAND INSURANCE COMPANY	0.83%	\$4,822,366	\$4,890,641	\$3,456,425	\$3,688,209	75.41%
24	USAA CASUALTY INSURANCE COMPANY	0.81%	\$4,671,752	\$4,611,655	\$3,658,048	\$3,567,522	77.36%
25	MIDWESTERN INDEMNITY COMPANY THE	0.78%	\$4,522,368	\$3,840,430	\$2,639,504	\$2,716,716	70.74%
26	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	0.72%	\$4,197,703	\$3,994,697	\$2,713,988	\$3,087,963	77.30%
27	AUTO CLUB FAMILY INSURANCE COMPANY	0.72%	\$4,190,465	\$4,274,817	\$2,679,875	\$2,663,807	62.31%
28	GOVERNMENT EMPLOYEES INSURANCE CO	0.67%	\$3,906,124	\$3,772,554	\$2,661,337	\$2,746,886	72.81%
29	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.66%	\$3,827,033	\$4,065,978	\$2,269,406	\$2,129,613	52.38%
30	CORNERSTONE NATIONAL INSURANCE COMPANY	0.62%	\$3,597,175	\$3,754,770	\$2,600,905	\$2,499,325	66.56%
31	CAMERON MUTUAL INSURANCE COMPANY	0.60%	\$3,462,806	\$3,462,592	\$2,528,112	\$2,542,548	73.43%
32	PROGRESSIVE MAX INSURANCE COMPANY	0.60%	\$3,454,454	\$3,724,008	\$2,519,960	\$2,369,008	63.61%
33	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.58%	\$3,381,389	\$3,439,244	\$2,132,544	\$2,101,247	61.10%
34	COLUMBIA MUTUAL INSURANCE COMPANY	0.48%	\$2,798,985	\$2,687,090	\$1,763,760	\$1,624,605	60.46%
35	ESURANCE INSURANCE COMPANY	0.48%	\$2,794,708	\$2,864,961	\$2,143,629	\$1,862,163	65.00%
36	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.48%	\$2,753,992	\$2,919,445	\$1,816,001	\$1,849,387	63.35%
37	VIKING INSURANCE COMPANY OF WISCONSIN	0.47%	\$2,734,478	\$2,535,300	\$1,621,978	\$1,599,774	63.10%
38	AFFIRMATIVE INSURANCE COMPANY	0.45%	\$2,622,213	\$3,214,097	\$2,396,044	\$2,639,521	82.12%
39	FINANCIAL INDEMNITY COMPANY	0.40%	\$2,336,325	\$2,667,583	\$1,737,837	\$1,649,174	61.82%
40	TWIN CITY FIRE INSURANCE COMPANY	0.38%	\$2,188,518	\$1,935,980	\$1,581,851	\$1,818,407	93.93%
41	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.36%	\$2,105,639	\$1,841,246	\$1,264,877	\$1,273,670	69.17%
42	BRISTOL WEST INSURANCE COMPANY	0.35%	\$2,046,227	\$1,597,343	\$727,982	\$870,034	54.47%
43	ALLSTATE INDEMNITY COMPANY	0.34%	\$1,982,973	\$2,075,072	\$1,112,886	\$1,231,191	59.33%
44	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.34%	\$1,970,414	\$2,063,978	\$1,478,029	\$1,271,104	61.59%
45	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.28%	\$1,647,561	\$1,757,259	\$1,181,530	\$1,198,407	68.20%
46	COUNTRY PREFERRED INSURANCE COMPANY	0.28%	\$1,625,553	\$1,589,834	\$964,602	\$929,881	58.49%
47	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.26%	\$1,509,086	\$1,395,178	\$1,238,492	\$1,265,201	90.68%
48	MENDOTA INSURANCE COMPANY	0.26%	\$1,488,052	\$1,490,466	\$904,415	\$621,304	41.69%
49	TRADERS INSURANCE COMPANY	0.23%	\$1,354,301	\$1,281,355	\$937,184	\$788,320	61.52%
50	UNIVERSAL CASUALTY COMPANY	0.23%	\$1,314,718	\$567,674	\$36,534	\$346,010	60.95%
51	DIRECT GENERAL INSURANCE COMPANY	0.20%	\$1,167,308	\$1,109,774	\$908,245	\$1,125,241	101.39%
52	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.20%	\$1,142,650	\$1,218,469	\$874,199	\$1,015,809	83.37%
53	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.20%	\$1,132,706	\$1,227,065	\$915,366	\$829,169	67.57%
54	COUNTRY MUTUAL INSURANCE COMPANY	0.20%	\$1,131,069	\$1,154,059	\$651,038	\$619,067	53.64%
55	ALFA VISION INSURANCE CORPORATION	0.19%	\$1,111,168	\$1,319,745	\$843,224	\$655,308	49.65%
56	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.19%	\$1,093,045	\$1,125,314	\$857,662	\$813,294	72.27%
57	AUTO OWNERS INSURANCE COMPANY	0.18%	\$1,068,787	\$1,051,044	\$761,473	\$735,934	70.02%
58	METROPOLITAN GROUP PROPERTY & CAS INS CO	0.18%	\$1,062,366	\$1,064,882	\$767,789	\$362,422	34.03%
59	DIRECT NATIONAL INSURANCE COMPANY	0.18%	\$1,054,687	\$995,637	\$531,605	\$865,431	86.92%
60	YOUNG AMERICA INSURANCE COMPANY	0.18%	\$1,025,640	\$977,119	\$555,827	\$680,498	69.64%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	SHELTER GENERAL INSURANCE COMPANY	0.16%	\$943,785	\$974,877	\$716,371	\$91,906	9.43%
62	OWNERS INSURANCE COMPANY	0.15%	\$872,608	\$808,712	\$564,720	\$565,436	69.92%
63	METROPOLITAN PROPERTY & CASUALTY INS COMPANY	0.15%	\$864,443	\$883,519	\$630,584	\$466,051	52.75%
64	NATIONAL GENERAL INSURANCE COMPANY	0.14%	\$822,418	\$970,435	\$804,557	\$22,045	2.27%
65	AIG CENTENNIAL INSURANCE COMPANY	0.14%	\$811,080	\$690,662	\$170,465	\$523,104	75.74%
66	CAMERON NATIONAL INSURANCE COMPANY	0.14%	\$806,537	\$736,056	\$754,118	\$741,086	100.68%
67	GRINNELL MUTUAL REINSURANCE COMPANY	0.13%	\$743,680	\$767,371	\$368,694	\$311,154	40.55%
68	AIG NATIONAL INSURANCE COMPANY INC	0.13%	\$741,155	\$1,002,661	\$1,028,022	\$857,795	85.55%
69	HAULERS INSURANCE COMPANY INC	0.13%	\$735,539	\$741,107	\$1,071,326	\$740,354	99.90%
70	MERIDIAN SECURITY INSURANCE COMPANY	0.12%	\$723,639	\$528,561	\$320,002	\$375,459	71.03%
71	INFINITY AUTO INSURANCE COMPANY	0.12%	\$723,576	\$902,056	\$833,472	\$676,263	74.97%
72	ACUITY A MUTUAL INSURANCE COMPANY	0.12%	\$709,865	\$633,272	\$459,229	\$472,543	74.62%
73	AIG PREMIER INSURANCE COMPANY	0.12%	\$706,410	\$835,238	\$324,047	\$648,613	77.66%
74	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.12%	\$680,447	\$709,511	\$592,040	\$707,962	99.78%
75	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.11%	\$658,038	\$692,843	\$403,724	\$381,886	55.12%
76	TRAVELERS PERSONAL INSURANCE COMPANY	0.11%	\$652,962	\$750,574	\$505,327	\$467,067	62.23%
77	CONSUMERS INSURANCE USA INC	0.11%	\$644,609	\$684,326	\$523,964	\$634,031	92.65%
78	ELECTRIC INSURANCE COMPANY	0.11%	\$626,741	\$458,963	\$331,290	\$382,613	83.36%
79	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.10%	\$606,045	\$738,040	\$709,836	\$463,254	62.77%
80	USAA GENERAL INDEMNITY COMPANY	0.10%	\$596,190	\$508,773	\$535,897	\$598,162	117.57%
81	AMERICAN HOME ASSURANCE COMPANY	0.10%	\$589,429	\$664,269	\$486,270	\$437,818	65.91%
82	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.09%	\$528,700	\$564,953	\$354,109	\$348,861	61.75%
83	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$513,605	\$516,313	\$266,811	\$298,672	57.85%
84	SECURA SUPREME INSURANCE COMPANY	0.09%	\$493,089	\$545,329	\$402,078	\$384,644	70.53%
85	UNITRIN PREFERRED INSURANCE COMPANY	0.09%	\$492,602	\$339,934	\$263,892	\$611,758	179.96%
86	ENCOMPASS INDEMNITY COMPANY	0.08%	\$484,399	\$503,371	\$360,786	\$368,971	73.30%
87	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$462,580	\$462,805	\$377,162	\$360,140	77.82%
88	GEICO CASUALTY COMPANY	0.08%	\$461,398	\$544,324	\$306,253	\$252,287	46.35%
89	GMAC INSURANCE COMPANY ONLINE INC	0.08%	\$453,346	\$332,917	\$305,246	\$375,475	112.78%
90	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.08%	\$448,739	\$451,149	\$238,775	\$367,251	81.40%
91	MILLERS FIRST INSURANCE COMANY	0.08%	\$443,141	\$450,007	\$510,205	\$481,492	107.00%
92	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.08%	\$442,103	\$470,675	-\$45,258	-\$217,581	-46.23%
93	HALLMARK INSURANCE COMPANY	0.07%	\$433,931	\$384,236	\$251,862	\$298,839	77.77%
94	MIDDLESEX INSURANCE COMPANY	0.07%	\$427,843	\$393,650	\$257,742	\$301,756	76.66%
95	MILLERS CLASSIFIED INSURANCE COMPANY	0.07%	\$419,186	\$428,318	\$522,363	\$466,823	108.99%
96	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.07%	\$394,386	\$437,029	\$259,020	\$239,465	54.79%
97	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.07%	\$389,991	\$383,658	\$387,998	\$430,657	112.25%
98	INFINITY ASSURANCE INSURANCE COMPANY	0.06%	\$373,290	\$487,116	\$294,429	\$160,932	33.04%
99	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.06%	\$370,597	\$395,469	\$220,165	\$228,359	57.74%
100	AIU INSURANCE COMPANY	0.06%	\$367,589	\$382,488	\$291,197	\$283,517	74.12%
101	GRINNELL SELECT INSURANCE COMPANY	0.06%	\$365,668	\$348,173	\$158,185	\$159,906	45.93%
102	FIDELITY NATIONAL INSURANCE COMPANY	0.06%	\$341,583	\$339,947	\$256,566	\$281,802	82.90%
103	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.06%	\$339,822	\$298,803	\$230,372	\$266,886	89.32%
104	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$337,306	\$301,091	\$308,519	\$305,954	101.62%
105	WORKMENS AUTO INSURANCE COMPANY	0.06%	\$335,154	\$339,587	\$181,443	\$69,776	20.55%
106	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.05%	\$303,838	\$277,401	\$210,997	\$189,586	68.34%
107	SAGAMORE INSURANCE COMPANY	0.05%	\$302,458	\$303,663	\$238,324	\$240,819	79.30%
108	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.05%	\$300,479	\$276,774	\$124,872	\$152,770	55.20%
109	FIRST LIBERTY INSURANCE CORP THE	0.05%	\$298,411	\$256,047	\$132,835	\$142,821	55.78%
110	GUIDEONE ELITE INSURANCE COMPANY	0.05%	\$281,022	\$288,858	\$177,020	\$166,795	57.74%
111	OMNI INDEMNITY COMPANY	0.05%	\$272,236	\$221,313	\$137,688	\$273,992	123.80%
112	RESPONSE WORLDWIDE INSURANCE COMPANY	0.05%	\$270,243	\$250,576	\$251,395	\$276,011	110.15%
113	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	0.05%	\$266,993	\$284,337	\$208,219	\$84,992	29.89%
114	INSUREMAX INSURANCE COMPANY	0.05%	\$264,858	\$240,649	\$259,407	\$81,266	33.77%
115	AMERICAN SERVICE INSURANCE COMPANY	0.04%	\$259,934	\$301,401	\$177,569	\$195,353	64.81%
116	FOREMOST INSURANCE COMPANY	0.04%	\$250,938	\$240,445	\$93,285	\$111,340	46.31%
117	CINCINNATI INSURANCE COMPANY THE	0.04%	\$246,964	\$249,465	\$175,235	\$177,294	71.07%
118	NEW SOUTH INSURANCE COMPANY	0.04%	\$230,304	\$317,272	\$227,059	\$147,244	46.41%
119	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$229,189	\$245,824	\$166,477	\$175,355	71.33%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.04%	\$224,961	\$197,122	\$166,169	\$178,505	90.56%
121	21ST CENTURY INSURANCE COMPANY	0.04%	\$216,674	\$256,127	\$285,678	\$345,484	134.89%
122	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.04%	\$212,971	\$246,318	\$201,878	\$208,878	84.80%
123	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.04%	\$204,896	\$245,930	\$82,989	\$101,485	41.27%
124	INFINITY INDEMNITY INSURANCE COMPANY	0.03%	\$202,737	\$211,472	\$180,226	\$171,023	80.87%
125	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$193,826	\$216,977	\$190,453	\$364,730	168.10%
126	VIGILANT INSURANCE COMPANY	0.03%	\$182,524	\$198,820	\$108,977	\$120,747	60.73%
127	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$176,831	\$168,210	\$146,570	\$151,068	89.81%
128	TRAVCO INSURANCE COMPANY	0.03%	\$172,778	\$184,712	\$99,806	\$94,093	50.94%
129	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.03%	\$159,794	\$44,110	\$9,315	\$21,283	48.25%
130	COUNTRY CASUALTY INSURANCE COMPANY	0.03%	\$154,521	\$156,391	\$93,022	\$94,044	60.13%
131	WEST AMERICAN INSURANCE COMPANY	0.03%	\$154,424	\$163,516	\$150,969	\$142,448	87.12%
132	ECONOMY PREMIER ASSURANCE COMPANY	0.03%	\$151,199	\$166,240	\$118,506	\$140,584	84.57%
133	FEDERAL INSURANCE COMPANY	0.02%	\$144,664	\$152,689	\$70,365	\$71,625	46.91%
134	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$137,918	\$175,398	\$81,402	\$102,186	58.26%
135	TEACHERS INSURANCE COMPANY	0.02%	\$135,680	\$142,238	\$114,988	\$65,434	46.00%
136	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.02%	\$131,767	\$143,538	\$49,087	\$46,258	32.23%
137	NATIONAL GENERAL ASSURANCE COMPANY	0.02%	\$131,029	\$136,523	\$98,632	\$5,113	3.75%
138	GUIDEONE MUTUAL INSURANCE COMPANY	0.02%	\$125,636	\$133,800	\$90,215	\$84,521	63.17%
139	RESPONSE INSURANCE COMPANY	0.02%	\$117,501	\$95,534	\$73,774	\$96,857	101.38%
140	PHOENIX INSURANCE COMPANY THE	0.02%	\$115,899	\$122,601	\$42,370	\$49,446	40.33%
141	CHARTER INDEMNITY COMPANY	0.02%	\$108,038	\$102,692	\$65,273	\$63,319	61.66%
142	CHUBB NATIONAL INSURANCE COMPANY	0.02%	\$107,123	\$90,824	-\$16,714	-\$2,394	-2.64%
143	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.02%	\$105,914	\$138,785	\$128,234	\$118,118	85.11%
144	OMNI INSURANCE COMPANY	0.02%	\$100,735	\$121,149	\$50,235	-\$19,504	-16.10%
145	MIC GENERAL INSURANCE CORPORATION	0.02%	\$95,545	\$113,963	\$87,094	\$54,249	47.60%
146	PACIFIC INDEMNITY COMPANY	0.02%	\$94,042	\$101,229	\$37,592	\$40,303	39.81%
147	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$93,513	\$90,101	\$84,113	\$84,281	93.54%
148	PHARMACISTS MUTUAL INSURANCE COMPANY	0.01%	\$84,400	\$85,190	\$74,068	\$82,907	97.32%
149	PERMANENT GENERAL ASSURANCE CORPORATION	0.01%	\$80,931	\$35,235	\$16,118	\$21,214	60.21%
150	MERITPLAN INSURANCE COMPANY	0.01%	\$79,354	\$68,176	\$43,606	\$279,827	410.45%
151	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$71,277	\$79,431	\$52,598	\$67,889	85.47%
152	AUTOMOBILE INS CO OF HARTFORD CT	0.01%	\$70,446	\$76,636	\$52,568	\$45,543	59.43%
153	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$68,130	\$101,095	\$68,126	\$69,846	69.09%
154	FIREMANS FUND INSURANCE COMPANY	0.01%	\$66,985	\$73,393	\$478,023	\$499,335	680.36%
155	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$63,932	\$64,925	\$68,487	\$73,035	112.49%
156	LIBERTY INSURANCE CORPORATION	0.01%	\$61,426	\$77,042	\$49,516	\$48,257	62.64%
157	DEERBROOK INSURANCE COMPANY	0.01%	\$55,477	\$63,081	\$23,091	-\$1,460	-2.31%
158	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.01%	\$55,231	\$76,102	\$22,784	\$16,788	22.06%
159	SENTINEL INSURANCE COMPANY LTD	0.01%	\$44,908	\$40,110	\$19,520	\$21,548	53.72%
160	MERASTAR INSURANCE COMPANY	0.01%	\$43,424	\$44,079	\$34,146	\$30,020	68.10%
161	METROPOLITAN GENERAL INSURANCE COMPANY	0.01%	\$37,751	\$41,067	\$35,124	\$1,574	3.83%
162	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$35,542	\$38,521	\$36,617	\$25,945	67.35%
163	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$32,154	\$34,264	\$57,274	\$17,151	50.06%
164	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$31,408	\$37,195	\$14,947	\$2,359	6.34%
165	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$24,986	\$25,144	\$34,811	\$36,838	146.51%
166	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$23,899	\$26,333	\$23,269	\$24,541	93.19%
167	HORACE MANN INSURANCE COMPANY	0.00%	\$23,088	\$23,938	\$22,963	\$23,534	98.31%
168	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$18,944	\$23,792	\$17,936	\$375	1.58%
169	STANDARD FIRE INSURANCE COMPANY	0.00%	\$16,904	\$19,292	\$5,304	\$9,394	48.69%
170	ESSENTIA INSURANCE COMPANY	0.00%	\$16,863	\$7,126	\$9,004	\$11,648	163.46%
171	AMCO INSURANCE COMPANY	0.00%	\$16,176	\$189,306	\$340,750	\$100,434	53.05%
172	EMCASCO INSURANCE COMPANY	0.00%	\$15,813	\$16,176	\$6,053	\$15,027	92.90%
173	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$14,567	\$6,365	\$0	\$4,000	62.84%
174	INTEGON INDEMNITY CORPORATION	0.00%	\$13,303	\$17,007	\$11,711	\$11,201	65.86%
175	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$12,144	\$12,614	\$2,369	\$6,286	49.83%
176	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.00%	\$12,022	\$10,940	\$1,996	\$2,804	25.63%
177	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$10,493	\$8,496	\$6,840	\$6,840	80.51%
178	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$10,430	\$11,271	\$9,059	-\$422	-3.74%

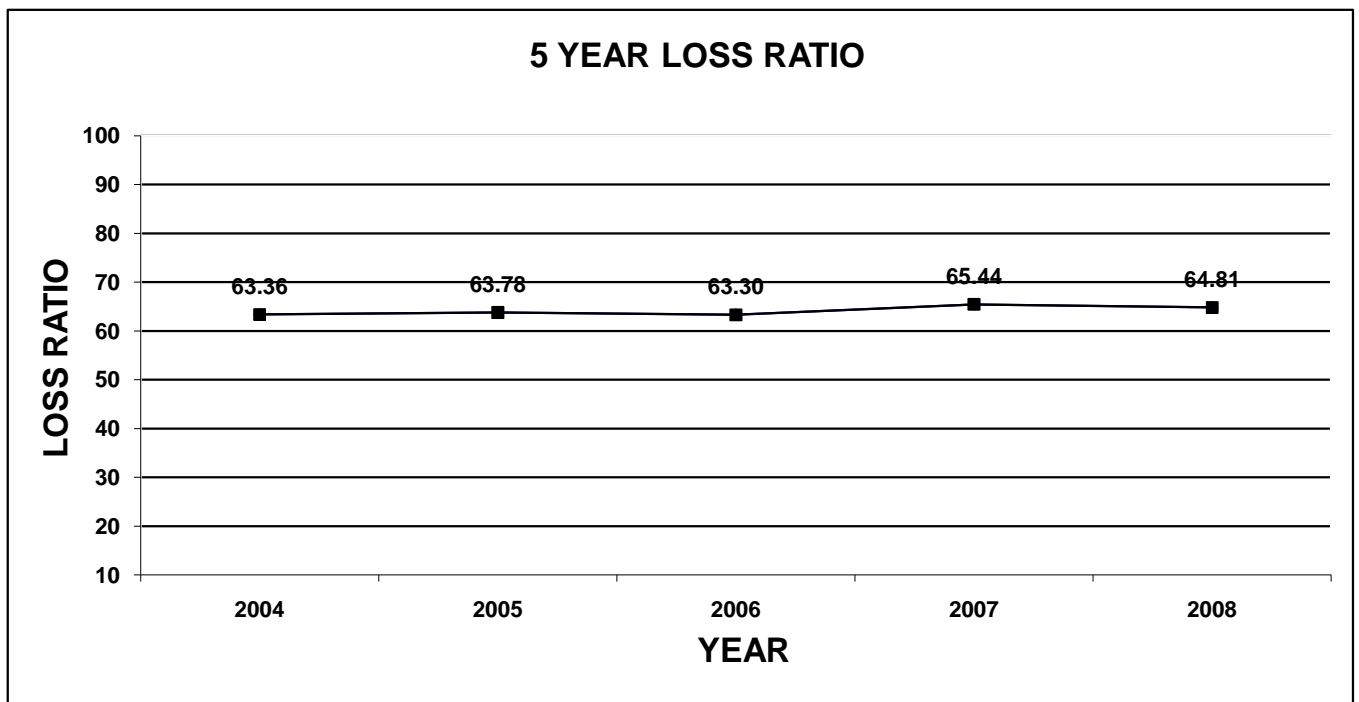
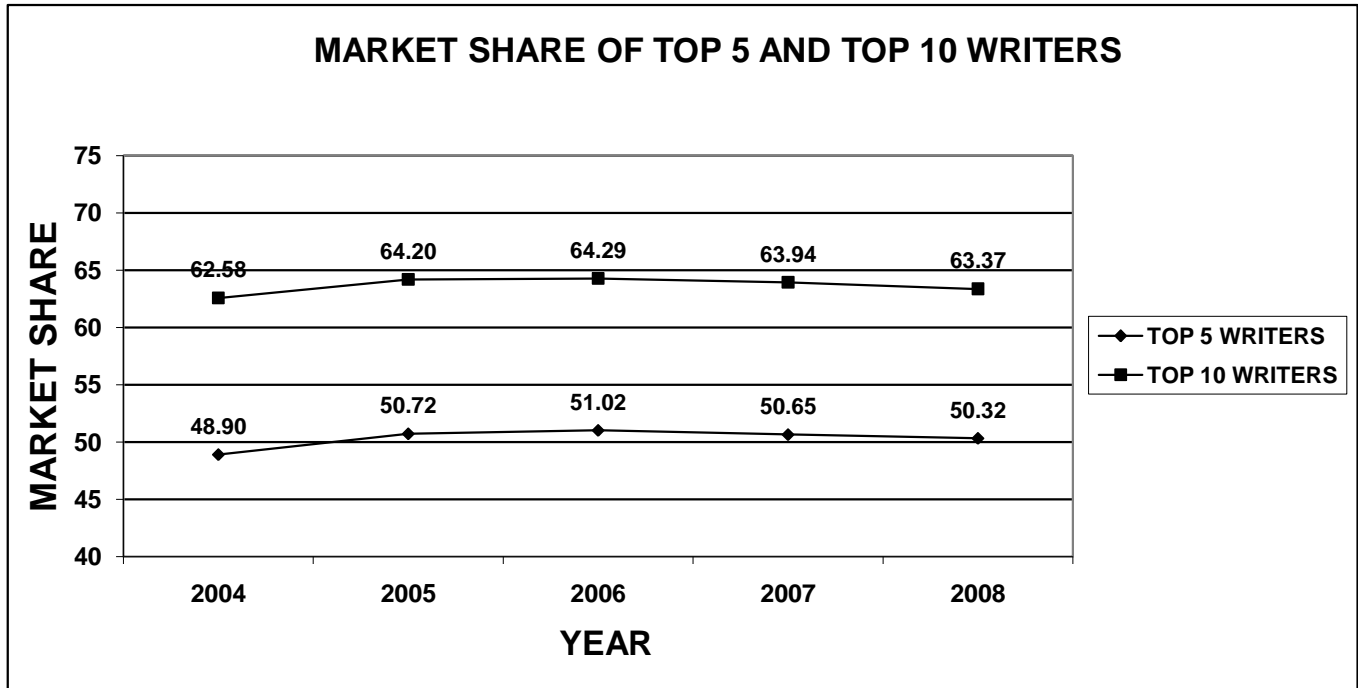
**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	AIG ADVANTAGE INSURANCE COMPANY	0.00%	\$9,213	\$2,501	\$69	\$586	23.43%
180	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$9,125	\$9,356	\$7,972	\$6,764	72.30%
181	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$8,985	\$8,672	\$6,424	\$4,338	50.02%
182	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$8,894	\$12,104	\$9,714	\$2,375	19.62%
183	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$8,219	\$9,830	\$89,384	\$51,228	521.14%
184	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$8,211	\$7,198	\$0	\$0	0.00%
185	NORTHBROOK INDEMNITY COMPANY	0.00%	\$8,136	\$9,753	\$815	\$5,332	54.67%
186	INFINITY INSURANCE COMPANY	0.00%	\$7,370	\$7,270	\$5	-\$846	-11.64%
187	AIG CASUALTY COMPANY	0.00%	\$7,368	\$10,169	\$7,827	\$8,056	79.22%
188	WESTERN GENERAL INSURANCE COMPANY INC	0.00%	\$7,108	\$7,108	\$0	\$0	0.00%
189	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$4,651	\$5,465	\$4,508	\$4,249	77.75%
190	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$4,491	\$5,169	\$1,158	\$6,928	134.03%
191	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$4,369	\$4,944	\$0	\$0	0.00%
192	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$2,837	\$2,292	\$0	\$138	6.02%
193	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$2,315	\$2,526	\$0	\$0	0.00%
194	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$2,245	\$7,206	\$0	-\$4,364	-60.56%
195	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$2,175	\$2,078	\$0	\$0	0.00%
196	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$2,031	\$1,924	\$0	\$0	0.00%
197	NATIONAL SURETY CORPORATION	0.00%	\$1,644	\$377	\$4,205	\$6,950	1843.50%
198	HANOVER INSURANCE COMPANY THE	0.00%	\$1,427	\$1,558	\$8,752	-\$1,248	-80.10%
199	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$1,192	\$1,205	\$4,077	\$2,567	213.03%
200	HARTFORD CASUALTY INSURANCE CO	0.00%	\$1,190	\$8,246	\$0	\$0	0.00%
201	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,167	\$1,555	\$0	-\$49	-3.15%
202	TRIUMPH CASUALTY COMPANY	0.00%	\$476	\$92	\$0	\$0	0.00%
203	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$460	\$460	\$55	-\$574	-124.78%
204	TRAVELERS INDEMNITY COMPANY	0.00%	\$454	\$654	\$9,034	\$10,910	1668.20%
205	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$336	\$497	\$0	\$1,379	277.46%
206	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$147	\$220	\$337	\$308	140.00%
207	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$132	\$53	\$0	-\$36	-67.92%
208	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$78	\$78	\$0	\$0	0.00%
209	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$69	\$69	\$2,456	\$2,456	3559.42%
210	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$34	\$34	\$0	\$57	167.65%
211	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$30	\$141	\$0	\$525	372.34%
212	MOTORS INSURANCE CORPORATION	0.00%	\$11	\$23	\$18	\$10	43.48%
213	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$4	\$4	\$50,443	\$6,847	171175.00%
214	GATEWAY INSURANCE COMPANY	0.00%	\$3	\$34	\$27,210	-\$8,506	-25017.65%
215	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$2	\$2	\$1	\$1	50.00%
216	MARYLAND CASUALTY COMPANY	0.00%	\$2	\$3	\$1	\$1	33.33%
217	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$1	\$0	\$17,188	\$17,188	N/A
218	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$0	\$40	\$0	\$0	0.00%
219	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,200	N/A
220	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$38	\$68	N/A
221	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$3,187	\$3,187	N/A
222	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$3,000	-\$1,943	N/A
223	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$9,251	\$9,228	N/A
224	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$2,110	-\$40,613	N/A
225	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$307	N/A
226	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$81	N/A
227	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$0	\$0	N/A
228	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$914	N/A
229	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$52	N/A
230	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
231	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,725	-\$4,017	N/A
232	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$47	N/A
233	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$0	\$1	\$1	\$1	100.00%
234	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$7,162	N/A
235	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$813	N/A
236	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
237	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$46	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$229	N/A
239	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$101	N/A
240	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
241	HISCOX INSURANCE COMPANY INC	0.00%	\$0	\$0	\$5,023	-\$477	N/A
242	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,486	N/A
243	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$33	N/A
244	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$7,000	-\$7,804	N/A
245	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
246	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
247	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
248	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$198	N/A
249	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$3,189	N/A
250	PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$70,855	\$142,757	N/A
251	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,398	-\$580	N/A
252	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$81,000	\$38,323	N/A
253	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$626	N/A
254	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
255	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,076	N/A
256	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$17	N/A
257	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.00%	\$0	\$0	\$0	-\$3,547	N/A
258	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$38	N/A
259	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,120	N/A
260	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$357	N/A
261	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	-\$360	-\$351	N/A
262	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$10	\$3,594	\$3,594	-35940.00%
263	ACE AMERICAN INSURANCE COMPANY	0.00%	-\$1	-\$1	\$0	\$356	-35600.00%
264	CUMIS INSURANCE SOCIETY INC	0.00%	-\$3	-\$3	\$0	\$7	-233.33%
265	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$4	-\$4	\$0	\$0	0.00%
266	INFINITY STANDARD INSURANCE COMPANY	0.00%	-\$5	-\$4	\$8,348	\$8,393	-209825.00%
267	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	-\$5	-\$5	\$1,536	\$1,343	-26860.00%
268	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$366	\$3,806	\$12,963	\$4,918	129.22%
269	ONEBEACON INSURANCE COMPANY	0.00%	-\$445	-\$427	-\$370	-\$367	85.95%
270	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$490	\$5,038	\$151,426	-\$4,368	-86.70%
271	TRUMBULL INSURANCE COMPANY	0.00%	-\$2,893	\$20,322	\$0	\$0	0.00%
272	DEPOSITORS INSURANCE COMPANY	0.00%	-\$3,739	\$173,095	\$251,912	\$77,004	44.49%
TOTAL		100.00%	\$579,295,490	\$574,940,585	\$373,914,316	\$372,625,474	64.81%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Liability Property Damage)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	28.05%	\$25,843,348	\$25,665,362	\$16,075,011	\$16,624,810	64.78%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	15.92%	\$14,671,150	\$14,934,553	\$9,724,877	\$10,283,991	68.86%
3	SHELTER MUTUAL INSURANCE COMPANY	7.51%	\$6,921,376	\$6,961,909	\$4,191,491	\$3,845,162	55.23%
4	FARMERS INSURANCE COMPANY INC	5.37%	\$4,947,183	\$4,790,325	\$3,051,190	\$3,201,236	66.83%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.22%	\$3,892,653	\$3,994,265	\$2,134,273	\$2,082,910	52.15%
6	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.63%	\$2,419,336	\$2,347,017	\$1,201,049	\$1,288,135	54.88%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.24%	\$2,060,585	\$2,063,280	\$1,315,270	\$1,082,536	52.47%
8	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	2.22%	\$2,050,131	\$2,130,499	\$1,425,441	\$1,362,906	63.97%
9	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	2.10%	\$1,935,211	\$1,969,116	\$1,115,523	\$1,118,255	56.79%
10	STATE FARM FIRE AND CASUALTY COMPANY	1.68%	\$1,549,529	\$1,541,267	\$1,065,206	\$1,134,095	73.58%
11	PROGRESSIVE DIRECT INSURANCE COMPANY	1.60%	\$1,476,183	\$1,448,825	\$967,071	\$978,452	67.53%
12	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	1.32%	\$1,220,731	\$1,292,949	\$847,300	\$657,269	50.83%
13	GEICO GENERAL INS CO	1.25%	\$1,150,043	\$1,157,975	\$977,871	\$1,011,784	87.38%
14	ALLSTATE INSURANCE COMPANY	1.13%	\$1,043,055	\$1,084,804	\$587,208	\$557,895	51.43%
15	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	1.10%	\$1,015,169	\$987,904	\$492,380	\$563,475	57.04%
16	PROGRESSIVE MAX INSURANCE COMPANY	0.92%	\$847,684	\$881,840	\$571,018	\$584,702	66.30%
17	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	0.92%	\$847,326	\$828,021	\$413,920	\$395,802	47.80%
18	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.89%	\$817,213	\$798,501	\$395,590	\$323,078	40.46%
19	MID CENTURY INSURANCE COMPANY	0.87%	\$797,673	\$848,322	\$624,521	\$589,902	69.54%
20	TRAVELERS HOME AND MARINE INSURANCE CO THE	0.85%	\$779,189	\$722,824	\$532,252	\$565,984	78.30%
21	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.71%	\$653,437	\$693,634	\$606,903	\$677,695	97.70%
22	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.70%	\$641,450	\$648,001	\$349,486	\$283,328	43.72%
23	MIDWESTERN INDEMNITY COMPANY THE	0.69%	\$634,727	\$549,091	\$355,723	\$366,129	66.68%
24	COLUMBIA MUTUAL INSURANCE COMPANY	0.68%	\$626,967	\$610,383	\$258,448	\$319,235	52.30%
25	CORNERSTONE NATIONAL INSURANCE COMPANY	0.67%	\$614,703	\$655,069	\$398,844	\$260,465	39.76%
26	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.64%	\$592,480	\$577,242	\$801,470	\$823,560	142.67%
27	TWIN CITY FIRE INSURANCE COMPANY	0.63%	\$577,656	\$505,641	\$393,577	\$455,553	90.09%
28	CAMERON MUTUAL INSURANCE COMPANY	0.61%	\$559,044	\$558,938	\$518,495	\$437,475	78.27%
29	GOVERNMENT EMPLOYEES INSURANCE CO	0.60%	\$555,030	\$560,101	\$335,037	\$371,913	66.40%
30	DAIRYLAND INSURANCE COMPANY	0.56%	\$517,699	\$520,588	\$160,105	\$221,321	42.51%
31	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.53%	\$490,829	\$513,803	\$430,433	\$408,991	79.60%
32	ESURANCE INSURANCE COMPANY	0.48%	\$442,451	\$463,446	\$463,900	\$395,399	85.32%
33	USAA CASUALTY INSURANCE COMPANY	0.39%	\$355,475	\$346,142	\$753,055	\$815,796	235.68%
34	GEICO INDEMNITY COMPANY	0.34%	\$314,585	\$313,006	\$242,205	\$235,277	75.17%
35	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.32%	\$292,767	\$229,186	\$226,660	\$251,652	109.80%
36	COUNTRY PREFERRED INSURANCE COMPANY	0.29%	\$264,761	\$253,545	\$181,199	\$249,455	98.39%
37	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.26%	\$239,459	\$258,922	\$180,324	\$156,912	60.60%
38	AUTO CLUB FAMILY INSURANCE COMPANY	0.26%	\$238,302	\$241,027	\$102,042	\$109,340	45.36%
39	FOREMOST INSURANCE COMPANY	0.25%	\$228,935	\$209,419	\$0	\$4,150	1.98%
40	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.24%	\$218,082	\$215,587	\$162,281	\$165,555	76.79%
41	CAMERON NATIONAL INSURANCE COMPANY	0.22%	\$204,702	\$186,369	\$128,112	\$107,209	57.53%
42	COUNTRY MUTUAL INSURANCE COMPANY	0.19%	\$174,855	\$175,167	\$42,084	\$21,798	12.44%
43	AUTO OWNERS INSURANCE COMPANY	0.19%	\$171,998	\$172,506	\$144,532	\$162,242	94.05%
44	CONSUMERS INSURANCE USA INC	0.19%	\$171,648	\$190,783	\$139,523	\$168,832	88.49%
45	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.18%	\$169,929	\$167,584	\$69,807	\$89,366	53.33%
46	GUIDEONE AMERICA INSURANCE COMPANY	0.18%	\$169,439	\$168,599	\$114,965	\$103,798	61.57%
47	HAULERS INSURANCE COMPANY INC	0.18%	\$163,425	\$164,663	\$77,815	\$76,858	46.68%
48	NATIONAL GENERAL INSURANCE COMPANY	0.18%	\$161,927	\$171,117	\$144,096	\$84,697	49.50%
49	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.16%	\$146,806	\$151,863	\$109,495	\$34,605	22.79%
50	SHELTER GENERAL INSURANCE COMPANY	0.16%	\$146,091	\$151,604	\$112,400	\$14,420	9.51%
51	OWNERS INSURANCE COMPANY	0.16%	\$144,791	\$136,689	\$79,478	\$60,189	44.03%
52	AMERICAN HOME ASSURANCE COMPANY	0.16%	\$143,461	\$156,296	\$102,885	\$96,269	61.59%
53	ACUITY A MUTUAL INSURANCE COMPANY	0.15%	\$141,807	\$130,321	\$67,202	\$57,603	44.20%
54	MENDOTA INSURANCE COMPANY	0.15%	\$140,049	\$140,276	\$85,120	\$58,474	41.68%
55	BRISTOL WEST INSURANCE COMPANY	0.15%	\$139,747	\$104,763	\$41,988	\$64,899	61.95%
56	AIG CENTENNIAL INSURANCE COMPANY	0.15%	\$139,643	\$118,911	\$29,349	\$90,062	75.74%
57	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.15%	\$136,734	\$136,820	\$97,651	\$78,612	57.46%
58	GRINNELL MUTUAL REINSURANCE COMPANY	0.14%	\$131,960	\$136,037	\$77,131	\$83,803	61.60%
59	MERIDIAN SECURITY INSURANCE COMPANY	0.14%	\$128,603	\$93,934	\$21,475	\$68,073	72.47%
60	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.13%	\$117,678	\$118,489	\$48,444	\$90,686	76.54%



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.12%	\$108,154	\$113,874	\$39,777	-\$48,309	-42.42%
62	GUIDEONE ELITE INSURANCE COMPANY	0.11%	\$103,782	\$106,429	\$87,177	\$84,639	79.53%
63	ENCOMPASS INDEMNITY COMPANY	0.11%	\$99,935	\$115,732	\$50,205	\$46,215	39.93%
64	SENTRY INSURANCE A MUTUAL COMPANY	0.11%	\$97,756	\$98,744	\$65,667	\$51,359	52.01%
65	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.10%	\$94,603	\$101,881	-\$7,112	-\$45,367	-44.53%
66	MILLERS FIRST INSURANCE COMANY	0.10%	\$94,348	\$97,907	\$48,418	\$66,200	67.62%
67	MILLERS CLASSIFIED INSURANCE COMPANY	0.10%	\$89,625	\$93,985	\$45,223	\$46,213	49.17%
68	TRAVELERS PERSONAL INSURANCE COMPANY	0.09%	\$86,589	\$98,379	\$100,366	\$73,686	74.90%
69	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.09%	\$86,105	\$84,391	\$44,642	\$43,182	51.17%
70	FINANCIAL INDEMNITY COMPANY	0.09%	\$84,290	\$90,505	\$71,306	\$68,751	75.96%
71	AIU INSURANCE COMPANY	0.09%	\$83,285	\$87,373	\$56,079	\$60,588	69.34%
72	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$82,790	\$81,573	\$25,853	\$24,719	30.30%
73	AIG NATIONAL INSURANCE COMPANY INC	0.09%	\$82,720	\$111,907	\$114,737	\$95,738	85.55%
74	GMAC INSURANCE COMPANY ONLINE INC	0.09%	\$81,157	\$59,007	\$58,756	\$151,205	256.25%
75	ALFA VISION INSURANCE CORPORATION	0.09%	\$79,492	\$88,137	\$26,107	\$26,604	30.18%
76	ALLSTATE INDEMNITY COMPANY	0.08%	\$78,112	\$84,593	\$61,128	\$66,444	78.55%
77	FIREMANS FUND INSURANCE COMPANY	0.08%	\$75,822	\$82,429	\$26,224	\$78,686	95.46%
78	FIDELITY NATIONAL INSURANCE COMPANY	0.08%	\$71,514	\$73,305	\$43,368	\$63,263	86.30%
79	VIKING INSURANCE COMPANY OF WISCONSIN	0.08%	\$71,488	\$60,834	\$19,778	\$14,828	24.37%
80	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.08%	\$69,467	\$81,868	\$50,453	\$31,417	38.38%
81	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.07%	\$68,134	\$67,325	\$19,466	\$22,481	33.39%
82	GRINNELL SELECT INSURANCE COMPANY	0.07%	\$65,739	\$62,569	\$47,573	\$49,121	78.51%
83	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.07%	\$65,540	\$82,485	\$59,180	\$26,147	31.70%
84	SECURA SUPREME INSURANCE COMPANY	0.07%	\$65,414	\$77,626	\$33,328	-\$4,616	-5.95%
85	MIDDLESEX INSURANCE COMPANY	0.06%	\$58,851	\$55,508	\$36,381	\$57,651	103.86%
86	ECONOMY PREMIER ASSURANCE COMPANY	0.06%	\$57,679	\$61,482	\$43,828	\$54,320	88.35%
87	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.06%	\$56,020	\$51,538	\$24,705	\$34,234	66.42%
88	AIG PREMIER INSURANCE COMPANY	0.06%	\$54,250	\$64,144	\$24,886	\$49,811	77.65%
89	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.06%	\$53,895	\$53,510	\$34,039	\$38,426	71.81%
90	RESPONSE WORLDWIDE INSURANCE COMPANY	0.05%	\$50,650	\$48,006	\$27,318	\$21,372	44.52%
91	AFFIRMATIVE INSURANCE COMPANY	0.05%	\$50,150	\$59,365	\$39,580	\$43,468	73.22%
92	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.05%	\$49,874	\$59,863	\$20,201	\$24,703	41.27%
93	UNITRIN PREFERRED INSURANCE COMPANY	0.05%	\$49,403	\$34,092	\$23,346	\$54,121	158.75%
94	INFINITY AUTO INSURANCE COMPANY	0.05%	\$48,449	\$60,393	\$13,300	-\$9,883	-16.36%
95	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	0.05%	\$45,027	\$47,873	\$35,057	\$14,345	29.96%
96	GUIDEONE MUTUAL INSURANCE COMPANY	0.05%	\$43,791	\$46,510	\$16,151	\$5,617	12.08%
97	CINCINNATI INSURANCE COMPANY THE	0.05%	\$43,098	\$44,572	\$31,932	\$316	0.71%
98	AIG CASUALTY COMPANY	0.04%	\$38,380	\$55,274	\$8,424	\$4,651	8.41%
99	FIRST LIBERTY INSURANCE CORP THE	0.04%	\$37,423	\$33,496	\$20,703	\$15,531	46.37%
100	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.04%	\$36,141	\$29,053	\$7,000	\$13,504	46.48%
101	WEST AMERICAN INSURANCE COMPANY	0.04%	\$34,257	\$36,797	\$27,061	-\$12,715	-34.55%
102	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.04%	\$33,483	\$30,807	\$23,013	\$33,598	109.06%
103	USAA GENERAL INDEMNITY COMPANY	0.04%	\$33,015	\$28,793	\$31,655	\$72,948	253.35%
104	AIG ADVANTAGE INSURANCE COMPANY	0.03%	\$31,945	\$8,672	\$239	\$2,032	23.43%
105	SAGAMORE INSURANCE COMPANY	0.03%	\$29,536	\$29,846	\$10,538	\$5,802	19.44%
106	TRAVCO INSURANCE COMPANY	0.03%	\$29,384	\$31,677	\$12,373	\$31,510	99.47%
107	TEACHERS INSURANCE COMPANY	0.03%	\$29,358	\$30,669	\$7,695	-\$861	-2.81%
108	MIC GENERAL INSURANCE CORPORATION	0.03%	\$29,161	\$34,569	\$19,815	\$3,514	10.17%
109	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$28,814	\$32,256	\$11,367	\$21,769	67.49%
110	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.03%	\$28,458	\$34,109	\$19,184	-\$9,300	-27.27%
111	NATIONAL GENERAL ASSURANCE COMPANY	0.03%	\$28,125	\$30,868	\$13,134	\$1,669	5.41%
112	21ST CENTURY INSURANCE COMPANY	0.03%	\$26,558	\$31,394	\$35,016	\$42,346	134.89%
113	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$26,411	\$25,195	\$7,481	\$8,696	34.51%
114	INFINITY ASSURANCE INSURANCE COMPANY	0.03%	\$26,181	\$33,746	\$15,153	-\$746	-2.21%
115	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.03%	\$25,295	\$29,399	\$21,124	\$35,145	119.54%
116	NEW SOUTH INSURANCE COMPANY	0.03%	\$25,193	\$34,838	\$44,500	\$15,486	44.45%
117	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.03%	\$24,876	\$26,844	\$15,112	\$1,411	5.26%
118	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$24,531	\$23,331	\$6,270	\$1,631	6.99%
119	YOUNG AMERICA INSURANCE COMPANY	0.03%	\$24,113	\$23,178	\$11,492	\$13,406	57.84%
120	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.02%	\$22,832	\$19,302	\$38,283	\$55,229	286.13%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

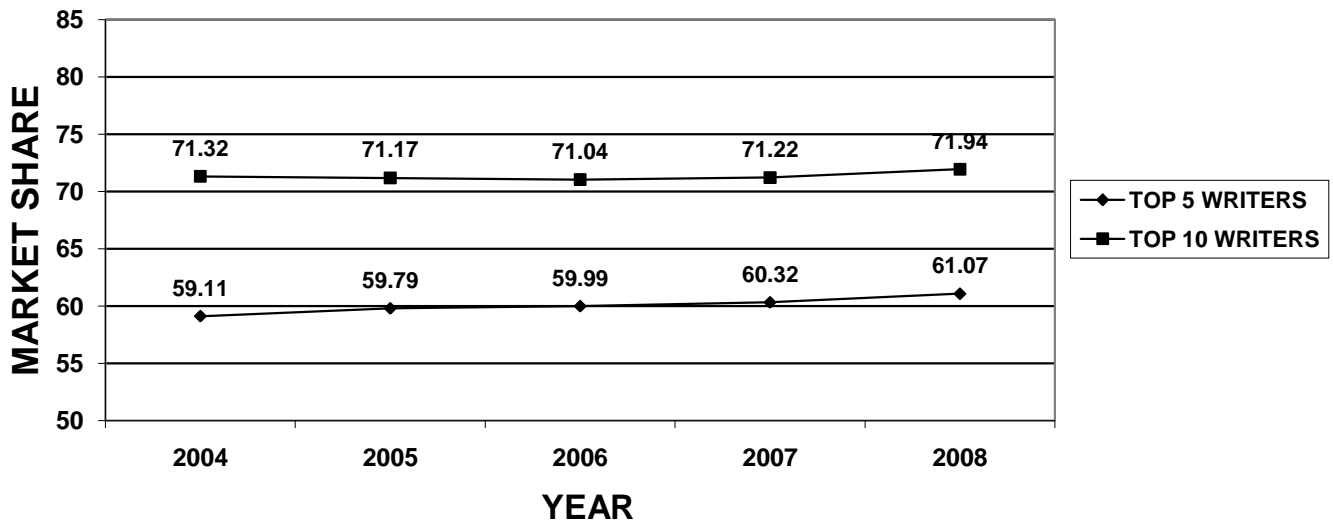
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	RESPONSE INSURANCE COMPANY	0.02%	\$22,778	\$18,700	\$36,111	\$31,302	167.39%
122	GEICO CASUALTY COMPANY	0.02%	\$20,599	\$23,928	\$19,441	\$15,041	62.86%
123	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$19,446	\$19,595	\$1,385	-\$670	-3.42%
124	AMERICAN MODERN SELECT INSURANCE COMPANY	0.02%	\$16,797	\$13,687	\$2,000	\$2,276	16.63%
125	HALLMARK INSURANCE COMPANY	0.02%	\$16,773	\$11,821	\$0	\$0	0.00%
126	TRADERS INSURANCE COMPANY	0.02%	\$16,476	\$13,288	\$4,500	\$6,522	49.08%
127	COUNTRY CASUALTY INSURANCE COMPANY	0.02%	\$15,617	\$15,799	\$12,133	\$14,190	89.82%
128	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$14,695	\$15,231	\$10,368	\$11,643	76.44%
129	UNIVERSAL CASUALTY COMPANY	0.02%	\$14,086	\$5,013	\$0	\$1,000	19.95%
130	OMNI INDEMNITY COMPANY	0.01%	\$13,800	\$9,753	\$7,060	\$14,049	144.05%
131	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.01%	\$13,404	\$14,948	\$9,116	\$10,411	69.65%
132	PHOENIX INSURANCE COMPANY THE	0.01%	\$13,144	\$14,096	\$23,096	\$23,319	165.43%
133	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$12,998	\$12,629	\$0	\$0	0.00%
134	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$12,973	\$13,058	\$13,774	\$14,953	114.51%
135	MERASTAR INSURANCE COMPANY	0.01%	\$12,627	\$12,455	\$23,284	\$22,119	177.59%
136	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$12,271	\$13,535	\$17,013	\$30,485	225.23%
137	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$12,166	\$15,755	\$14,359	\$12,659	80.35%
138	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$9,963	\$10,313	\$1,068	\$5,139	49.83%
139	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$9,668	\$13,442	\$2,326	\$4,824	35.89%
140	AUTOMOBILE INS CO OF HARTFORD CT	0.01%	\$9,639	\$10,640	\$8,112	\$6,159	57.89%
141	EMCASCO INSURANCE COMPANY	0.01%	\$8,261	\$8,535	\$811	-\$1,732	-20.29%
142	SENTINEL INSURANCE COMPANY LTD	0.01%	\$8,123	\$6,373	\$8,214	\$17,663	277.15%
143	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.01%	\$7,756	\$10,687	\$8,200	\$6,042	56.54%
144	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$7,628	\$8,093	\$1,143	\$144	1.78%
145	INFINITY INDEMNITY INSURANCE COMPANY	0.01%	\$7,185	\$7,097	\$11,629	\$8,701	122.60%
146	DIRECT GENERAL INSURANCE COMPANY	0.01%	\$6,661	\$7,903	\$1,000	\$500	6.33%
147	NATIONAL SURETY CORPORATION	0.01%	\$6,652	\$1,322	\$0	\$797	60.29%
148	OMNI INSURANCE COMPANY	0.01%	\$6,543	\$8,925	\$19,968	\$19,968	223.73%
149	LIBERTY INSURANCE CORPORATION	0.01%	\$6,449	\$8,264	\$1,050	\$1,050	12.71%
150	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.01%	\$6,350	\$6,258	\$178	-\$152	-2.43%
151	CHARTER INDEMNITY COMPANY	0.01%	\$6,158	\$5,531	-\$153	-\$153	-2.77%
152	DIRECT NATIONAL INSURANCE COMPANY	0.01%	\$6,018	\$7,090	\$0	\$0	0.00%
153	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$4,414	\$4,442	\$0	\$0	0.00%
154	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$4,286	\$4,695	\$10,878	\$10,000	212.99%
155	HORACE MANN INSURANCE COMPANY	0.00%	\$4,126	\$4,408	\$0	\$298	6.76%
156	DEERBROOK INSURANCE COMPANY	0.00%	\$3,816	\$4,275	\$5,000	\$2,738	64.05%
157	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$3,801	\$4,236	\$0	\$0	0.00%
158	INFINITY INSURANCE COMPANY	0.00%	\$3,562	\$3,510	\$837	\$503	14.33%
159	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$3,075	\$3,091	\$429	\$465	15.04%
160	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$2,916	\$3,211	\$2,747	\$104	3.24%
161	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$2,604	\$2,424	\$0	\$0	0.00%
162	INSUREMAX INSURANCE COMPANY	0.00%	\$2,573	\$2,355	\$2,538	\$795	33.76%
163	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$2,545	\$2,551	\$0	\$0	0.00%
164	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$2,458	\$2,766	\$0	-\$72	-2.60%
165	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$2,399	\$2,600	\$0	\$6,474	249.00%
166	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$2,374	\$1,922	\$0	\$0	0.00%
167	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$2,312	\$1,058	\$0	\$0	0.00%
168	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$2,146	\$2,522	\$0	\$0	0.00%
169	STANDARD FIRE INSURANCE COMPANY	0.00%	\$1,891	\$2,174	\$0	-\$144	-6.62%
170	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$1,660	\$1,924	\$3,791	\$4,171	216.79%
171	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$1,066	\$1,008	\$0	\$0	0.00%
172	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$988	\$1,444	\$0	\$0	0.00%
173	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$725	\$866	\$0	\$0	0.00%
174	NORTHBROOK INDEMNITY COMPANY	0.00%	\$670	\$830	\$0	\$855	103.01%
175	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$627	\$507	\$0	\$0	0.00%
176	INTEGON INDEMNITY CORPORATION	0.00%	\$618	\$1,011	\$0	\$0	0.00%
177	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$550	\$543	\$0	\$0	0.00%
178	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$432	\$591	\$0	-\$7	-1.18%
179	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$390	\$362	\$0	\$0	0.00%
180	PERMANENT GENERAL ASSURANCE CORPORATION	0.00%	\$315	\$98	\$0	\$0	0.00%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

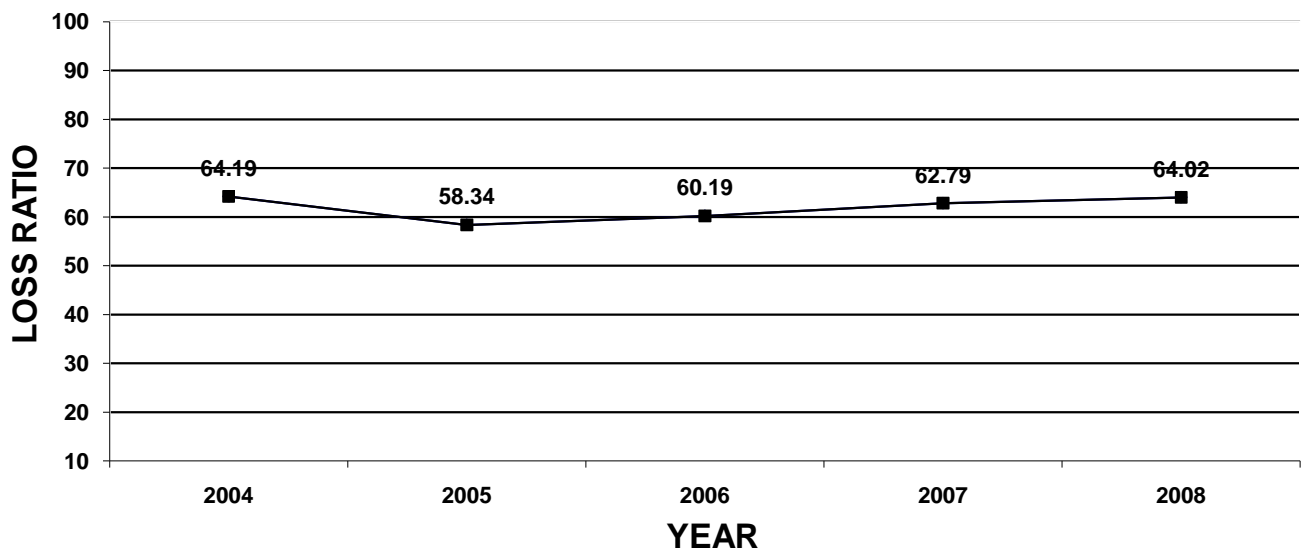
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	HANOVER INSURANCE COMPANY THE	0.00%	\$294	\$300	\$0	\$2,700	900.00%
182	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$262	\$307	\$0	\$554	180.46%
183	TRIUMPHE CASUALTY COMPANY	0.00%	\$160	\$33	\$0	\$0	0.00%
184	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$37	\$37	\$0	\$0	0.00%
185	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$15	\$68	\$0	\$153	225.00%
186	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$13	\$13	\$0	\$0	0.00%
187	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$162	N/A
188	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$1,143	\$1,143	N/A
189	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$1,700	-\$1,101	N/A
190	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$76	N/A
191	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$90	\$90	N/A
192	CHUBB NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$6,865	\$6,865	N/A
193	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$19,880	\$18,145	N/A
194	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$614	N/A
195	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,243	N/A
196	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$976	N/A
197	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$138	-\$138	N/A
198	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$312	N/A
199	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$347	N/A
200	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$216	N/A
201	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$8,227	\$8,227	N/A
202	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
203	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
204	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$600	-\$591	N/A
205	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,029	N/A
206	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$214	\$0	\$0	0.00%
207	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
208	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$6,070	\$8,070	N/A
209	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$49	N/A
210	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$1	-\$1	\$1,335	-\$1,773	177300.00%
211	HARTFORD CASUALTY INSURANCE CO	0.00%	-\$31	\$935	\$0	\$0	0.00%
212	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$72	\$737	\$0	\$952	129.17%
213	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$129	\$1,323	\$30,722	-\$1,079	-81.56%
TOTAL		100.00%	\$92,142,959	\$92,258,101	\$58,685,956	\$59,059,709	64.02%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Medical Payments)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	19.76%	\$20,395,991	\$19,722,042	\$11,975,150	\$10,420,482	52.84%
2	FARMERS INSURANCE COMPANY INC	11.49%	\$11,853,575	\$11,678,308	\$4,470,630	\$7,766,174	66.50%
3	SHELTER MUTUAL INSURANCE COMPANY	4.46%	\$4,605,001	\$4,575,371	\$3,044,550	\$2,792,989	61.04%
4	SAFECO INSURANCE COMPANY OF ILLINOIS	4.35%	\$4,492,196	\$4,688,446	\$2,038,142	\$2,101,939	44.83%
5	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.48%	\$3,595,626	\$3,627,955	\$1,717,959	\$1,648,529	45.44%
6	TRAVELERS HOME AND MARINE INSURANCE CO THE	3.16%	\$3,262,553	\$3,104,633	\$241,012	\$496,300	15.99%
7	GEICO GENERAL INS CO	2.85%	\$2,941,024	\$2,864,517	\$1,292,576	\$1,120,819	39.13%
8	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.72%	\$2,802,607	\$2,510,067	\$1,196,853	\$1,718,513	68.46%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.61%	\$2,697,773	\$2,683,745	\$678,467	\$691,267	25.76%
10	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	2.22%	\$2,292,778	\$2,405,494	\$1,015,094	\$1,312,911	54.58%
11	GEICO INDEMNITY COMPANY	2.02%	\$2,087,134	\$1,943,232	\$552,239	\$860,371	44.28%
12	MID CENTURY INSURANCE COMPANY	1.82%	\$1,875,559	\$1,972,410	\$388,040	\$96,924	4.91%
13	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	1.80%	\$1,856,333	\$1,820,801	\$1,280,668	\$674,026	37.02%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.61%	\$1,661,843	\$1,644,877	\$1,308,470	\$1,783,299	108.42%
15	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.59%	\$1,640,372	\$1,572,938	\$324,625	\$446,731	28.40%
16	STATE FARM FIRE AND CASUALTY COMPANY	1.50%	\$1,545,885	\$1,484,504	\$1,284,676	\$1,739,620	117.19%
17	ALLSTATE INSURANCE COMPANY	1.47%	\$1,515,882	\$1,569,152	\$852,270	\$837,865	53.40%
18	DAIRYLAND INSURANCE COMPANY	1.21%	\$1,250,523	\$1,249,836	\$692,084	\$562,395	45.00%
19	GOVERNMENT EMPLOYEES INSURANCE CO	1.20%	\$1,239,416	\$1,223,355	\$722,683	\$483,605	39.53%
20	PROGRESSIVE DIRECT INSURANCE COMPANY	1.09%	\$1,125,864	\$1,119,853	\$944,019	\$1,016,948	90.81%
21	YOUNG AMERICA INSURANCE COMPANY	1.06%	\$1,095,623	\$1,047,127	\$317,321	\$447,884	42.77%
22	MIDWESTERN INDEMNITY COMPANY THE	0.99%	\$1,018,087	\$879,259	\$384,665	\$395,918	45.03%
23	USAA CASUALTY INSURANCE COMPANY	0.99%	\$1,017,795	\$1,010,427	\$549,053	\$648,434	64.17%
24	CAMERON MUTUAL INSURANCE COMPANY	0.93%	\$958,023	\$954,836	\$427,136	\$338,116	35.41%
25	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.83%	\$860,938	\$821,758	\$718,924	\$221,327	26.93%
26	UNIVERSAL CASUALTY COMPANY	0.82%	\$848,941	\$333,834	\$608	\$14,108	4.23%
27	CORNERSTONE NATIONAL INSURANCE COMPANY	0.82%	\$843,198	\$868,968	\$274,263	\$376,281	43.30%
28	PROGRESSIVE MAX INSURANCE COMPANY	0.80%	\$827,245	\$874,707	\$486,578	\$566,621	64.78%
29	AUTO CLUB FAMILY INSURANCE COMPANY	0.76%	\$785,766	\$831,707	\$392,496	\$381,430	45.86%
30	AFFIRMATIVE INSURANCE COMPANY	0.73%	\$751,830	\$877,245	\$715,293	\$705,782	80.45%
31	VIKING INSURANCE COMPANY OF WISCONSIN	0.56%	\$579,310	\$533,027	\$176,966	\$179,034	33.59%
32	FINANCIAL INDEMNITY COMPANY	0.55%	\$568,887	\$626,429	\$773,466	\$570,571	91.08%
33	CAMERON NATIONAL INSURANCE COMPANY	0.54%	\$560,700	\$510,299	\$223,290	-\$155,821	-30.54%
34	COLUMBIA MUTUAL INSURANCE COMPANY	0.49%	\$506,137	\$518,546	\$144,987	-\$4,334	-0.84%
35	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.48%	\$500,055	\$554,607	\$408,261	\$389,008	70.14%
36	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.47%	\$484,823	\$479,835	\$375,110	\$222,770	46.43%
37	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.46%	\$478,998	\$509,924	\$327,590	\$223,974	43.92%
38	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.45%	\$464,766	\$416,678	\$214,473	\$207,534	49.81%
39	ESURANCE INSURANCE COMPANY	0.43%	\$448,889	\$438,509	\$332,834	\$450,364	102.70%
40	AUTO OWNERS INSURANCE COMPANY	0.43%	\$446,170	\$442,945	\$100,720	-\$392,579	-88.63%
41	OWNERS INSURANCE COMPANY	0.41%	\$426,911	\$398,063	\$175,000	\$180,834	45.43%
42	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.40%	\$416,017	\$413,656	\$437,134	\$540,577	130.68%
43	TRADERS INSURANCE COMPANY	0.39%	\$403,792	\$375,900	\$252,326	\$135,493	36.04%
44	DIRECT GENERAL INSURANCE COMPANY	0.38%	\$387,110	\$388,448	\$39,223	\$101,828	26.21%
45	TWIN CITY FIRE INSURANCE COMPANY	0.37%	\$382,990	\$354,541	\$162,333	\$294,986	83.20%
46	AIG CENTENNIAL INSURANCE COMPANY	0.37%	\$377,092	\$321,107	\$79,254	\$243,205	75.74%
47	COUNTRY PREFERRED INSURANCE COMPANY	0.35%	\$359,271	\$346,544	\$52,249	\$156,650	45.20%
48	ALLSTATE INDEMNITY COMPANY	0.35%	\$358,070	\$363,926	\$423,491	\$524,534	144.13%
49	DIRECT NATIONAL INSURANCE COMPANY	0.34%	\$349,762	\$348,497	\$22,807	\$77,787	22.32%
50	SECURA SUPREME INSURANCE COMPANY	0.33%	\$337,892	\$353,389	\$6,925	\$889	0.25%
51	BRISTOL WEST INSURANCE COMPANY	0.32%	\$326,454	\$262,158	\$123,382	\$128,521	49.02%
52	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.30%	\$308,523	\$330,805	\$237,338	\$352,289	106.49%
53	AMERICAN HOME ASSURANCE COMPANY	0.29%	\$297,037	\$334,558	\$360,465	\$505,001	150.95%
54	FOREMOST INSURANCE COMPANY	0.29%	\$294,653	\$278,091	\$0	-\$334	-0.12%
55	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.27%	\$276,888	\$274,916	\$783,610	\$813,317	295.84%
56	TRAVELERS PERSONAL INSURANCE COMPANY	0.27%	\$276,682	\$304,448	\$70,230	\$21,161	6.95%
57	FIREMANS FUND INSURANCE COMPANY	0.26%	\$272,689	\$289,570	\$1,076,000	\$429,753	148.41%
58	ALFA VISION INSURANCE CORPORATION	0.25%	\$257,787	\$311,488	\$126,227	\$104,227	33.46%
59	HAULERS INSURANCE COMPANY INC	0.25%	\$255,077	\$257,008	\$18,670	\$29,385	11.43%
60	MENDOTA INSURANCE COMPANY	0.24%	\$250,151	\$250,557	\$152,038	\$104,445	41.69%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	NATIONAL GENERAL INSURANCE COMPANY	0.24%	\$249,805	\$268,464	\$244,781	\$399,905	148.96%
62	USAA GENERAL INDEMNITY COMPANY	0.22%	\$229,984	\$200,814	\$15,000	\$58,128	28.95%
63	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.21%	\$215,390	\$251,238	\$351,931	\$114,340	45.51%
64	COUNTRY MUTUAL INSURANCE COMPANY	0.21%	\$213,402	\$214,417	\$136,212	\$205,041	95.63%
65	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.20%	\$210,449	\$229,949	-\$20,467	-\$39,144	-17.02%
66	METROPOLITAN PROPERTY & CASUALTY INS COMPANY	0.20%	\$205,811	\$205,069	\$146,361	\$124,396	60.66%
67	ENCOMPASS INDEMNITY COMPANY	0.19%	\$194,880	\$237,706	\$56,989	\$539,224	226.84%
68	AIU INSURANCE COMPANY	0.18%	\$189,047	\$204,052	\$167,034	-\$19,791	-9.70%
69	METROPOLITAN GROUP PROPERTY & CAS INS CO	0.18%	\$185,957	\$188,842	\$136,156	\$37,880	20.06%
70	GRINNELL MUTUAL REINSURANCE COMPANY	0.18%	\$185,873	\$190,382	\$67,623	\$75,163	39.48%
71	SHELTER GENERAL INSURANCE COMPANY	0.18%	\$182,388	\$8,016	\$127,691	\$16,382	204.37%
72	SENTRY INSURANCE A MUTUAL COMPANY	0.17%	\$173,245	\$175,906	\$90,784	\$50,326	28.61%
73	MIDDLESEX INSURANCE COMPANY	0.16%	\$170,005	\$157,707	\$9,898	\$37,490	23.77%
74	INFINITY AUTO INSURANCE COMPANY	0.16%	\$169,199	\$216,768	\$245,196	\$234,378	108.12%
75	ACUITY A MUTUAL INSURANCE COMPANY	0.15%	\$154,926	\$140,747	\$10,700	\$117,158	83.24%
76	UNITRIN PREFERRED INSURANCE COMPANY	0.15%	\$150,995	\$104,198	\$33,006	\$76,516	73.43%
77	MILLERS CLASSIFIED INSURANCE COMPANY	0.15%	\$150,296	\$155,451	-\$1,155	-\$6,735	-4.33%
78	GUIDEONE AMERICA INSURANCE COMPANY	0.14%	\$147,571	\$145,356	\$346,910	\$367,133	252.58%
79	MILLERS FIRST INSURANCE COMPANY	0.14%	\$146,141	\$150,866	\$22,102	\$8,634	5.72%
80	HORACE MANN PROPERTY & CASUALTY INS COMPANY	0.14%	\$140,832	\$132,338	\$0	\$39,750	30.04%
81	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.13%	\$130,518	\$121,743	\$23,300	-\$2,192	-1.80%
82	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.12%	\$120,831	\$127,222	\$211,046	\$202,392	159.09%
83	AIG NATIONAL INSURANCE COMPANY INC	0.11%	\$117,253	\$158,625	\$162,637	\$135,706	85.55%
84	MERIDIAN SECURITY INSURANCE COMPANY	0.11%	\$111,891	\$81,728	\$21,000	\$53,585	65.57%
85	AIG PREMIER INSURANCE COMPANY	0.11%	\$110,524	\$130,680	\$50,700	\$101,481	77.66%
86	GRINNELL SELECT INSURANCE COMPANY	0.10%	\$107,640	\$102,074	\$187,500	\$214,126	209.78%
87	GMAC INSURANCE COMPANY ONLINE INC	0.10%	\$105,986	\$77,132	\$105,260	\$185,466	240.45%
88	GEICO CASUALTY COMPANY	0.10%	\$103,974	\$119,989	\$76,569	\$25,986	21.66%
89	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.10%	\$102,008	\$100,811	\$36,283	\$48,754	48.36%
90	HALLMARK INSURANCE COMPANY	0.10%	\$102,002	\$89,262	\$0	\$49,478	55.43%
91	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.09%	\$95,319	\$93,849	\$1,850	-\$7,604	-8.10%
92	INFINITY ASSURANCE INSURANCE COMPANY	0.09%	\$94,333	\$124,050	\$334,344	\$131,270	105.82%
93	INSUREMAX INSURANCE COMPANY	0.09%	\$92,899	\$85,604	\$92,277	\$28,908	33.77%
94	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.09%	\$90,549	\$90,022	\$188,211	\$110,673	122.94%
95	ECONOMY PREMIER ASSURANCE COMPANY	0.09%	\$89,820	\$94,271	\$67,203	\$82,727	87.75%
96	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.08%	\$87,002	\$90,747	\$17,500	-\$5,500	-6.06%
97	GUIDEONE ELITE INSURANCE COMPANY	0.08%	\$86,131	\$87,484	\$10,094	\$29,100	33.26%
98	AMICA MUTUAL INSURANCE COMPANY	0.08%	\$85,635	\$80,145	\$53,900	\$31,259	39.00%
99	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.08%	\$85,374	\$94,009	\$234,812	\$73,624	78.32%
100	SAGAMORE INSURANCE COMPANY	0.08%	\$83,133	\$87,459	\$156	-\$23,162	-26.48%
101	WEST AMERICAN INSURANCE COMPANY	0.08%	\$78,051	\$82,668	\$2,500	-\$1,175	-1.42%
102	WORKMENS AUTO INSURANCE COMPANY	0.07%	\$76,337	\$77,238	\$15,500	\$23,198	30.03%
103	AMERICAN SERVICE INSURANCE COMPANY	0.07%	\$75,035	\$87,005	\$32,000	\$35,205	40.46%
104	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.07%	\$74,141	\$88,989	\$30,030	\$36,722	41.27%
105	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.07%	\$71,936	\$78,639	\$97,043	\$59,623	75.82%
106	OMNI INDEMNITY COMPANY	0.07%	\$69,751	\$54,808	\$35,305	\$70,255	128.18%
107	AIG CASUALTY COMPANY	0.06%	\$67,066	\$96,315	\$180,000	\$17,426	18.09%
108	KEMPER INDEPENDENCE INSURANCE COMPANY	0.06%	\$66,479	\$74,420	\$4,972	\$9,522	12.79%
109	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.06%	\$64,809	\$64,423	\$51,122	\$45,033	69.90%
110	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.06%	\$61,702	\$54,750	\$10,180	\$30,943	56.52%
111	TRAVCO INSURANCE COMPANY	0.05%	\$55,981	\$59,720	\$10,400	-\$13,148	-22.02%
112	21ST CENTURY INSURANCE COMPANY	0.05%	\$54,944	\$64,948	\$72,442	\$87,607	134.89%
113	INFINITY INDEMNITY INSURANCE COMPANY	0.05%	\$53,837	\$54,144	\$15,800	\$27,862	51.46%
114	AMERICAN MODERN SELECT INSURANCE COMPANY	0.05%	\$50,792	\$44,458	\$0	\$0	0.00%
115	NEW SOUTH INSURANCE COMPANY	0.05%	\$49,929	\$69,169	\$86,250	\$64,661	93.48%
116	FIRST LIBERTY INSURANCE CORP THE	0.05%	\$49,692	\$42,233	\$48,637	\$5,348	12.66%
117	FIDELITY NATIONAL INSURANCE COMPANY	0.05%	\$48,954	\$46,890	\$0	\$259,000	552.36%
118	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.05%	\$48,312	\$57,850	\$6,450	-\$4,730	-8.18%
119	NATIONAL GENERAL ASSURANCE COMPANY	0.04%	\$45,737	\$49,745	\$0	\$17,999	36.18%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

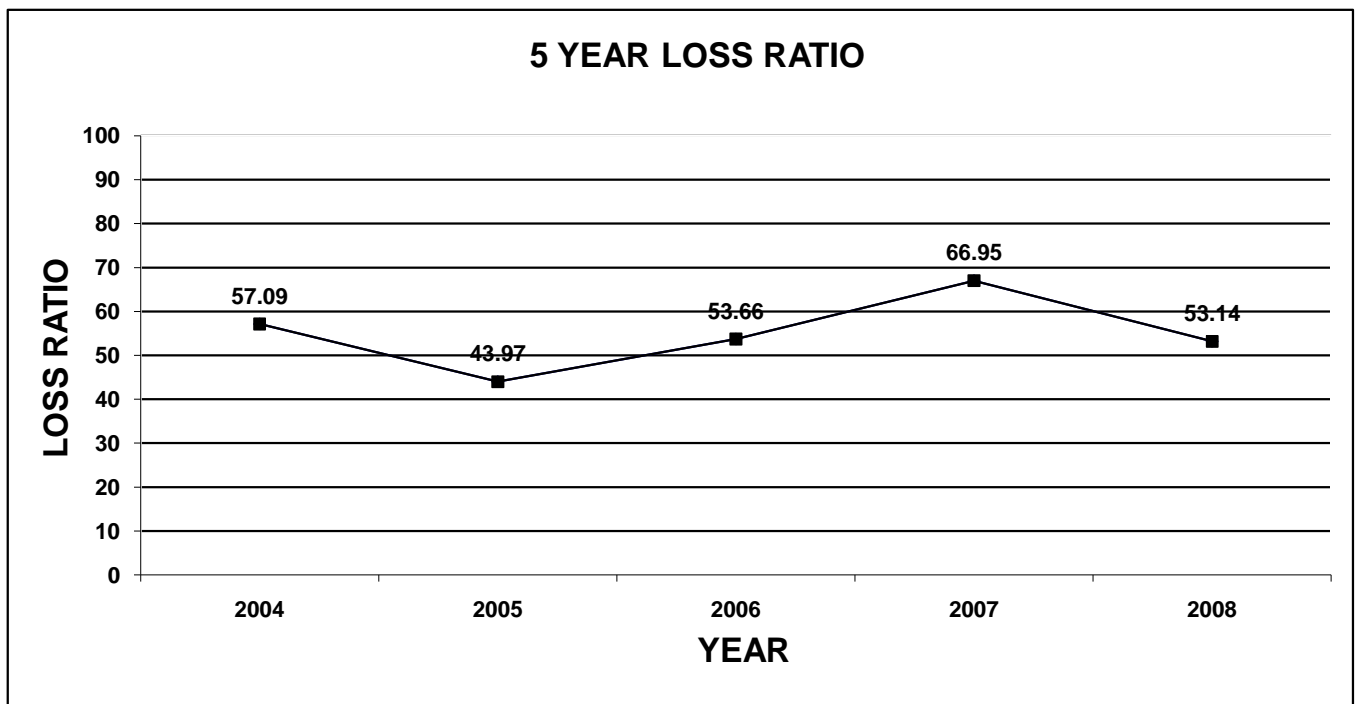
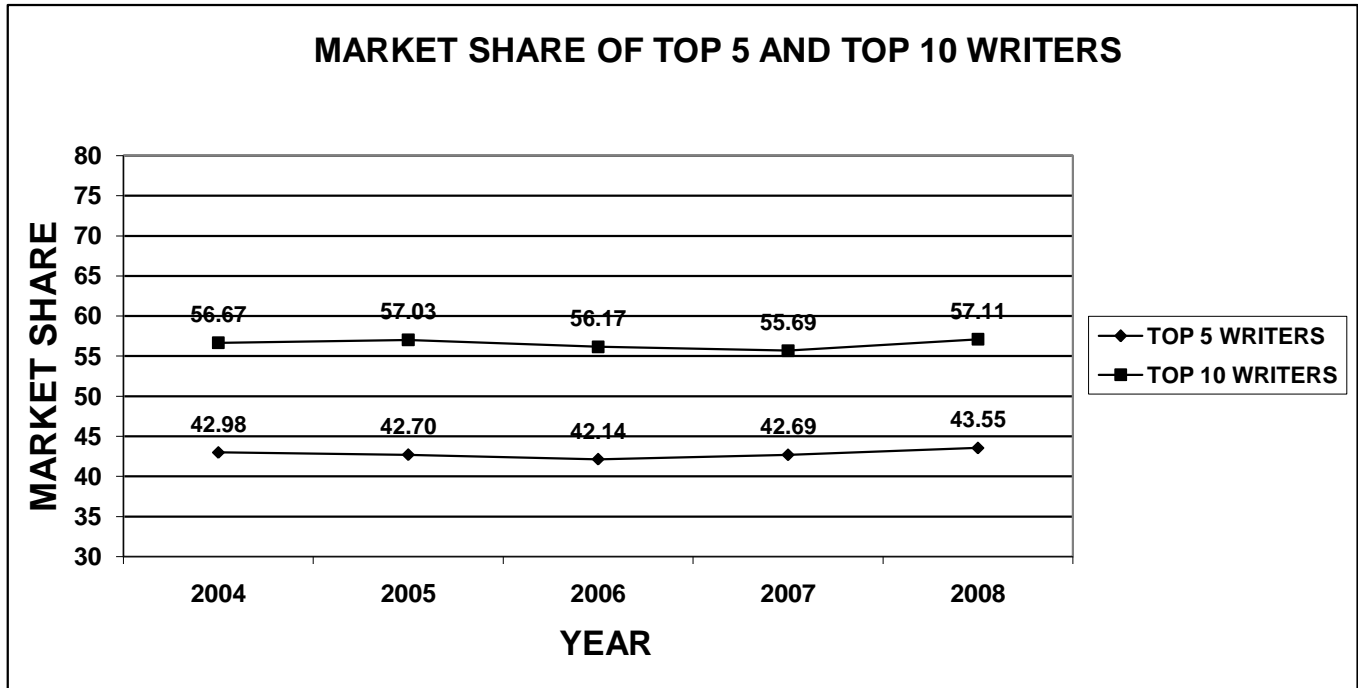
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	RESPONSE WORLDWIDE INSURANCE COMPANY	0.04%	\$43,859	\$41,647	\$0	\$23,421	56.24%
121	MIC GENERAL INSURANCE CORPORATION	0.04%	\$42,723	\$50,457	\$25,593	\$0	0.00%
122	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	0.04%	\$42,129	\$44,962	\$32,925	\$13,701	30.47%
123	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$41,188	\$39,838	\$0	\$2,000	5.02%
124	AIG ADVANTAGE INSURANCE COMPANY	0.04%	\$40,567	\$11,012	\$304	\$2,580	23.43%
125	MARKEL AMERICAN INSURANCE COMPANY	0.04%	\$39,499	\$40,876	\$0	\$20,371	49.84%
126	GUIDEONE MUTUAL INSURANCE COMPANY	0.04%	\$39,200	\$40,853	-\$563	-\$11,550	-28.27%
127	AMERICAN MODERN HOME INSURANCE CO	0.04%	\$37,691	\$39,723	\$122,955	-\$1,473	-3.71%
128	STATE AUTO NATIONAL INSURANCE COMPANY	0.04%	\$36,548	\$34,765	\$0	\$2,486	7.15%
129	HARTFORD FIRE INSURANCE COMPANY	0.03%	\$34,863	\$44,455	\$273	\$301	0.68%
130	TEACHERS INSURANCE COMPANY	0.03%	\$34,731	\$36,737	\$0	\$42,436	115.51%
131	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$34,119	\$27,575	\$0	\$150,670	546.40%
132	CHARTER INDEMNITY COMPANY	0.03%	\$33,562	\$31,433	\$6,782	-\$54,240	-172.56%
133	PHOENIX INSURANCE COMPANY THE	0.03%	\$30,928	\$33,141	\$0	\$23,999	72.41%
134	CONSUMERS INSURANCE USA INC	0.02%	\$25,197	\$25,395	\$20,481	\$24,784	97.59%
135	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$24,786	\$27,695	\$63,332	\$36,128	130.45%
136	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$23,844	\$25,978	\$155	\$0	0.00%
137	OMNI INSURANCE COMPANY	0.02%	\$22,637	\$29,298	\$25,000	-\$24,096	-82.24%
138	COUNTRY CASUALTY INSURANCE COMPANY	0.02%	\$22,370	\$22,273	\$69,685	\$34,429	154.58%
139	NATIONAL SURETY CORPORATION	0.02%	\$21,801	\$4,163	\$0	\$2,512	60.34%
140	CINCINNATI INSURANCE COMPANY THE	0.02%	\$21,394	\$22,663	\$0	-\$21,392	-94.39%
141	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$21,389	\$21,926	\$0	\$2,021	9.22%
142	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$19,333	\$20,541	\$0	\$0	0.00%
143	RESPONSE INSURANCE COMPANY	0.02%	\$19,324	\$16,081	\$0	\$9,389	58.39%
144	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.02%	\$17,439	\$16,922	\$32,500	-\$71,350	-421.64%
145	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.01%	\$15,362	\$14,820	\$0	-\$332	-2.24%
146	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$13,851	\$14,748	\$0	\$0	0.00%
147	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$13,598	\$13,876	\$14,637	\$15,251	109.91%
148	MERASTAR INSURANCE COMPANY	0.01%	\$12,338	\$12,708	\$11,000	\$9,811	77.20%
149	INFINITY INSURANCE COMPANY	0.01%	\$11,938	\$11,676	\$25,000	\$23,870	204.44%
150	DEERBROOK INSURANCE COMPANY	0.01%	\$11,837	\$13,378	\$31,500	\$28,044	209.63%
151	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.01%	\$10,874	\$10,838	\$0	\$2,716	25.06%
152	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$9,904	\$10,734	\$0	-\$2,825	-26.32%
153	PERMANENT GENERAL ASSURANCE CORPORATION	0.01%	\$9,833	\$4,325	\$0	\$2,000	46.24%
154	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.01%	\$8,907	\$12,273	\$0	\$0	0.00%
155	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$8,210	\$8,262	\$0	\$0	0.00%
156	LIBERTY INSURANCE CORPORATION	0.01%	\$7,518	\$9,242	-\$12	-\$91	-0.98%
157	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$7,445	\$8,697	\$0	\$0	0.00%
158	METROPOLITAN GENERAL INSURANCE COMPANY	0.01%	\$6,974	\$7,455	\$6,376	\$865	11.60%
159	SENTINEL INSURANCE COMPANY LTD	0.01%	\$6,322	\$7,282	\$0	\$0	0.00%
160	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$5,761	\$6,941	\$6,000	\$7,931	114.26%
161	EMCASCO INSURANCE COMPANY	0.00%	\$4,499	\$4,618	\$189	-\$23,746	-514.21%
162	STANDARD FIRE INSURANCE COMPANY	0.00%	\$4,110	\$4,847	\$0	\$0	0.00%
163	HORACE MANN INSURANCE COMPANY	0.00%	\$3,762	\$3,968	\$0	\$10,923	275.28%
164	INTEGON INDEMNITY CORPORATION	0.00%	\$3,042	\$4,034	\$5,859	\$0	0.00%
165	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$3,034	\$1,305	\$0	\$0	0.00%
166	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$3,025	\$3,268	-\$1,125	-\$14,591	-446.48%
167	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$2,891	\$3,037	\$0	\$0	0.00%
168	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$2,663	\$2,488	\$0	-\$108,667	-4367.64%
169	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$2,601	\$2,768	\$0	\$0	0.00%
170	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$2,489	\$2,015	\$0	\$0	0.00%
171	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$2,469	\$3,355	\$0	\$0	0.00%
172	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.00%	\$2,050	\$1,866	\$340	\$478	25.62%
173	NORTHBROOK INDEMNITY COMPANY	0.00%	\$1,976	\$2,423	-\$75	-\$5,755	-237.52%
174	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$1,802	\$2,011	-\$1,300	\$73,797	3669.67%
175	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,409	\$1,503	\$0	\$0	0.00%
176	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$643	\$586	\$0	\$0	0.00%
177	HANOVER INSURANCE COMPANY THE	0.00%	\$643	\$669	\$0	\$0	0.00%
178	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$454	\$590	\$0	-\$17	-2.88%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$384	\$333	\$0	\$0	0.00%
180	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$254	\$985	\$0	\$0	0.00%
181	TRIUMPHE CASUALTY COMPANY	0.00%	\$138	\$28	\$0	\$0	0.00%
182	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$71	\$71	\$0	\$0	0.00%
183	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$52	\$76	\$0	\$0	0.00%
184	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$0	N/A
185	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,184	N/A
186	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,103	-\$3,103	N/A
187	AMERICAN STATES PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$50,000	-\$15,000	N/A
188	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$21,140	-\$30,080	N/A
189	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$1,900	-\$1,231	N/A
190	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41	N/A
191	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$8	\$0	\$1	12.50%
192	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$150,000	\$5,000	N/A
193	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,412	\$998	N/A
194	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$1,109	N/A
195	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
196	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$31,968	-\$48,894	N/A
197	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$30,000	N/A
198	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$226	N/A
199	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
200	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$555	N/A
201	GREAT AMERICAN CONTEMPORARY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
202	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$38	N/A
203	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$1,890	N/A
204	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,318	N/A
205	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$986	N/A
206	HISCOX INSURANCE COMPANY INC	0.00%	\$0	\$0	\$25,000	-\$20,000	N/A
207	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$337	-\$342	N/A
208	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
209	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$47	\$12,568	N/A
210	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,400	-\$1,561	N/A
211	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$376	-\$1,171	N/A
212	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,078	N/A
213	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$10	-\$3,979	N/A
214	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$850	N/A
215	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,268	-\$1,268	N/A
216	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
217	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$316	N/A
218	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,408	\$13,593	N/A
219	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
220	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$109	N/A
221	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$110	N/A
222	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$4	-\$4	\$0	\$0	0.00%
223	HARTFORD CASUALTY INSURANCE CO	0.00%	-\$27	\$1,410	\$0	\$0	0.00%
224	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$111	\$1,126	\$23,010	-\$580	-51.51%
225	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$124	\$1,196	\$10,925	\$1,546	129.26%
TOTAL		100.00%	\$103,207,455	\$101,381,721	\$53,531,985	\$53,878,655	53.14%



**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Uninsured Motorist)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	43.73%	\$27,230,311	\$27,029,250	\$14,385,173	\$19,370,079	71.66%
2	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	16.52%	\$10,288,329	\$10,105,661	\$7,250,339	\$12,246,741	121.19%
3	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	6.11%	\$3,804,362	\$3,870,311	\$3,236,883	\$3,144,730	81.25%
4	SAFECO INSURANCE COMPANY OF ILLINOIS	4.63%	\$2,881,963	\$3,005,699	\$1,606,617	\$1,925,441	64.06%
5	SHELTER MUTUAL INSURANCE COMPANY	3.37%	\$2,098,074	\$2,044,997	\$1,526,850	\$1,400,691	68.49%
6	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	2.31%	\$1,438,841	\$1,427,855	\$1,134,100	\$937,761	65.68%
7	MIDWESTERN INDEMNITY COMPANY THE	1.94%	\$1,208,149	\$1,040,025	\$100,000	\$102,925	9.90%
8	TRAVELERS HOME AND MARINE INSURANCE CO THE	1.90%	\$1,185,133	\$1,132,986	\$189,500	\$342,076	30.19%
9	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	1.30%	\$808,611	\$855,065	\$278,250	\$482,626	56.44%
10	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.22%	\$757,049	\$695,204	\$711,164	\$263,047	37.84%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.17%	\$726,962	\$718,218	\$260,120	\$236,060	32.87%
12	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	1.11%	\$691,523	\$667,528	\$497,761	\$297,896	44.63%
13	PROGRESSIVE PREFERRED INSURANCE COMPANY	1.05%	\$650,763	\$615,342	\$266,415	\$832,324	135.26%
14	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.03%	\$643,085	\$617,949	\$189,000	\$94,388	15.27%
15	STATE FARM FIRE AND CASUALTY COMPANY	0.90%	\$559,464	\$543,728	\$241,171	\$87,349	16.06%
16	GEICO GENERAL INS CO	0.79%	\$490,015	\$458,875	\$235,000	\$293,869	64.04%
17	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.76%	\$473,714	\$434,257	\$200,216	\$453,559	104.44%
18	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.62%	\$385,417	\$368,893	\$681,873	\$456,119	123.65%
19	COUNTRY PREFERRED INSURANCE COMPANY	0.46%	\$287,696	\$275,492	\$12,500	\$109,757	39.84%
20	CORNERSTONE NATIONAL INSURANCE COMPANY	0.45%	\$282,195	\$294,529	\$53,057	-\$41,921	-14.23%
21	GOVERNMENT EMPLOYEES INSURANCE CO	0.35%	\$220,956	\$213,067	\$24,895	\$33,304	15.63%
22	CONSUMERS INSURANCE USA INC	0.35%	\$216,118	\$244,709	\$175,669	\$212,570	86.87%
23	COLUMBIA MUTUAL INSURANCE COMPANY	0.34%	\$212,507	\$211,355	\$237,543	\$409,124	193.57%
24	PROGRESSIVE DIRECT INSURANCE COMPANY	0.31%	\$194,191	\$176,818	\$88,334	\$394,648	223.19%
25	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.28%	\$174,243	\$183,459	\$50,000	\$68,025	37.08%
26	MERIDIAN SECURITY INSURANCE COMPANY	0.28%	\$174,217	\$127,252	\$0	\$21,297	16.74%
27	AUTO CLUB FAMILY INSURANCE COMPANY	0.28%	\$173,789	\$177,619	\$0	\$54,500	30.68%
28	FOREMOST INSURANCE COMPANY	0.27%	\$170,773	\$153,566	\$0	\$0	0.00%
29	ALLSTATE INSURANCE COMPANY	0.27%	\$168,503	\$173,268	\$190,000	\$265,718	153.36%
30	ACUITY A MUTUAL INSURANCE COMPANY	0.24%	\$147,624	\$133,735	\$800,000	\$706,930	528.61%
31	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.23%	\$140,828	\$146,139	\$103,023	\$89,510	61.25%
32	COUNTRY MUTUAL INSURANCE COMPANY	0.22%	\$137,336	\$137,863	\$152,000	\$73,052	52.99%
33	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.22%	\$137,207	\$136,712	\$97,574	\$82,930	60.66%
34	PROGRESSIVE MAX INSURANCE COMPANY	0.20%	\$124,818	\$126,375	\$114,991	\$152,810	120.92%
35	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.20%	\$124,583	\$124,950	\$99,950	\$112,053	89.68%
36	METROPOLITAN GROUP PROPERTY & CAS INS CO	0.20%	\$123,972	\$125,895	\$90,771	\$25,253	20.06%
37	AIG CENTENNIAL INSURANCE COMPANY	0.20%	\$123,906	\$105,510	\$26,041	\$79,913	75.74%
38	GEICO INDEMNITY COMPANY	0.18%	\$112,445	\$101,993	\$50,000	\$98,242	96.32%
39	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.18%	\$111,182	\$117,785	\$462,899	\$449,371	381.52%
40	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.18%	\$110,330	\$108,875	\$684,588	\$539,874	495.87%
41	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.17%	\$107,769	\$115,436	\$9,827	\$52,541	45.52%
42	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.17%	\$107,340	\$105,431	\$0	\$4,620	4.38%
43	TWIN CITY FIRE INSURANCE COMPANY	0.16%	\$98,369	\$93,701	\$70,499	\$257,530	274.84%
44	AMICA MUTUAL INSURANCE COMPANY	0.16%	\$96,941	\$91,233	\$50,000	\$239,103	262.08%
45	ENCOMPASS INDEMNITY COMPANY	0.15%	\$90,753	\$114,693	\$45,000	\$40,572	35.37%
46	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.13%	\$82,193	\$76,342	\$243,375	\$82,474	108.03%
47	TRAVELERS PERSONAL INSURANCE COMPANY	0.13%	\$81,817	\$91,921	\$55,000	\$45,000	48.96%
48	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.13%	\$80,160	\$79,211	\$0	\$24,907	31.44%
49	GUIDEONE AMERICA INSURANCE COMPANY	0.12%	\$74,092	\$73,150	\$1,823	\$5,378	7.35%
50	GRINNELL MUTUAL REINSURANCE COMPANY	0.11%	\$66,066	\$67,101	\$66,500	\$51,509	76.76%
51	ALLSTATE INDEMNITY COMPANY	0.10%	\$61,061	\$63,363	\$13,073	-\$3,976	-6.27%
52	ECONOMY PREMIER ASSURANCE COMPANY	0.10%	\$59,880	\$62,848	\$44,802	\$55,151	87.75%
53	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$58,304	\$60,831	\$25,000	\$19,742	32.45%
54	GRINNELL SELECT INSURANCE COMPANY	0.09%	\$57,099	\$54,106	\$60,000	\$5,000	9.24%
55	FIDELITY NATIONAL INSURANCE COMPANY	0.09%	\$54,896	\$53,841	\$82,420	-\$8,580	-15.94%
56	NATIONAL GENERAL INSURANCE COMPANY	0.09%	\$54,562	\$57,469	\$25,000	\$51,562	89.72%
57	FIRST LIBERTY INSURANCE CORP THE	0.08%	\$52,644	\$44,429	\$0	\$18,435	41.49%
58	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.08%	\$50,173	\$46,702	\$85,000	-\$15,000	-32.12%
59	RESPONSE WORLDWIDE INSURANCE COMPANY	0.08%	\$49,216	\$46,495	\$0	\$0	0.00%
60	MILLERS FIRST INSURANCE COMANY	0.08%	\$46,728	\$48,045	\$62,500	-\$112,604	-234.37%

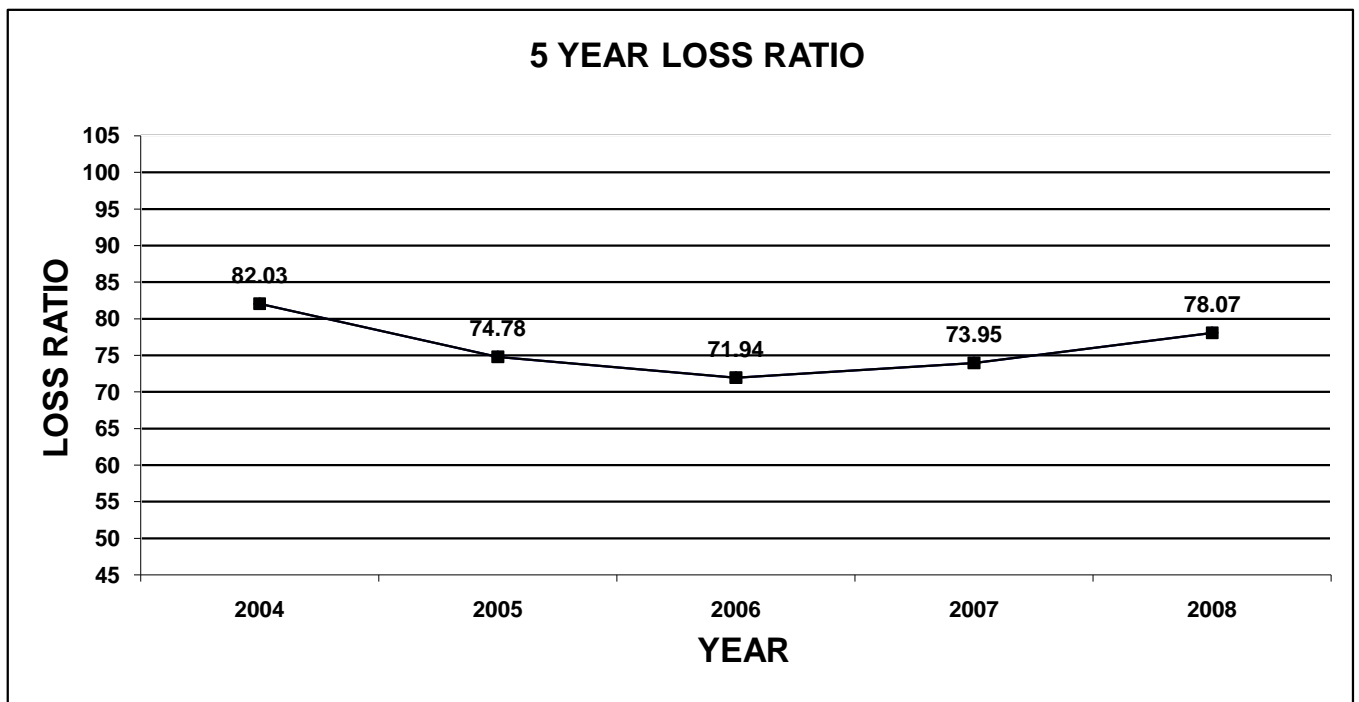
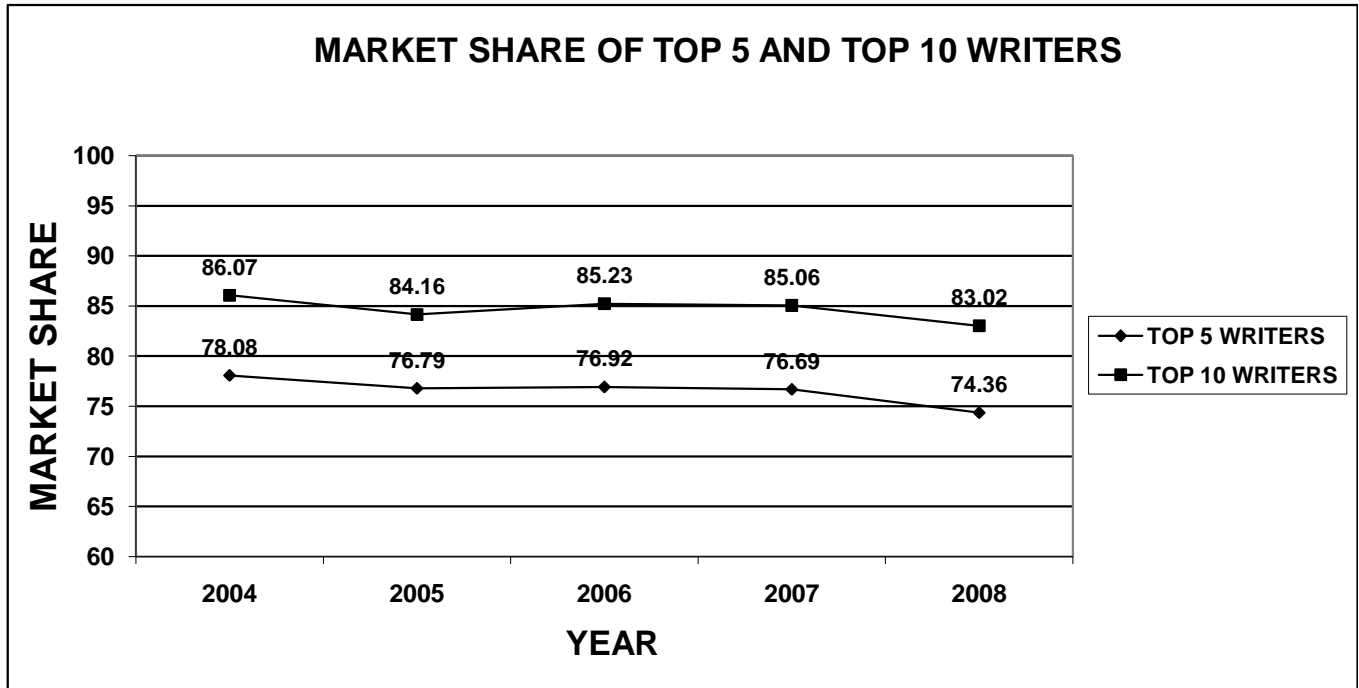
**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AIG NATIONAL INSURANCE COMPANY INC	0.07%	\$41,488	\$56,126	\$57,546	\$48,017	85.55%
62	UNITRIN PREFERRED INSURANCE COMPANY	0.07%	\$40,784	\$28,144	\$0	\$0	0.00%
63	AIG PREMIER INSURANCE COMPANY	0.06%	\$39,106	\$46,238	\$17,939	\$35,906	77.65%
64	HAULERS INSURANCE COMPANY INC	0.06%	\$37,158	\$37,440	\$0	\$0	0.00%
65	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.06%	\$35,929	\$43,125	\$14,552	\$17,796	41.27%
66	GUIDEONE ELITE INSURANCE COMPANY	0.06%	\$35,012	\$36,000	\$50,000	-\$31,243	-86.79%
67	SHELTER GENERAL INSURANCE COMPANY	0.05%	\$31,227	\$31,050	\$87,000	\$11,162	35.95%
68	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05%	\$31,108	\$31,714	\$0	\$2,924	9.22%
69	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	0.05%	\$28,086	\$29,975	\$21,950	\$9,134	30.47%
70	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.04%	\$27,489	\$30,697	\$25,000	\$6,935	22.59%
71	GMAC INSURANCE COMPANY ONLINE INC	0.04%	\$26,994	\$19,293	\$0	\$0	0.00%
72	BRISTOL WEST INSURANCE COMPANY	0.04%	\$25,658	\$19,346	\$0	\$9,484	49.02%
73	KEMPER INDEPENDENCE INSURANCE COMPANY	0.04%	\$25,643	\$28,706	\$967	\$1,851	6.45%
74	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.04%	\$25,559	\$24,008	\$494	-\$760	-3.17%
75	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.04%	\$24,632	\$29,521	\$0	-\$34,668	-117.44%
76	TRAVCO INSURANCE COMPANY	0.04%	\$24,135	\$25,907	\$25,000	\$25,000	96.50%
77	RESPONSE INSURANCE COMPANY	0.04%	\$23,756	\$19,931	\$0	\$0	0.00%
78	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.04%	\$21,950	\$20,700	\$719	\$9,836	47.52%
79	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$21,531	\$17,401	\$0	\$95,080	546.41%
80	21ST CENTURY INSURANCE COMPANY	0.03%	\$19,265	\$22,773	\$25,400	\$30,718	134.89%
81	MENDOTA INSURANCE COMPANY	0.02%	\$15,362	\$15,386	\$9,337	\$6,414	41.69%
82	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$14,998	\$14,288	\$25,000	\$2,000	14.00%
83	AIG ADVANTAGE INSURANCE COMPANY	0.02%	\$14,354	\$3,897	\$108	\$913	23.43%
84	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.02%	\$13,426	\$12,892	\$0	-\$80	-0.62%
85	COUNTRY CASUALTY INSURANCE COMPANY	0.02%	\$12,831	\$12,874	\$32,500	\$33,518	260.35%
86	PHOENIX INSURANCE COMPANY THE	0.02%	\$12,594	\$13,380	\$0	\$0	0.00%
87	DAIRYLAND INSURANCE COMPANY	0.02%	\$12,486	\$7,695	\$99,132	\$82,302	1069.55%
88	TEACHERS INSURANCE COMPANY	0.02%	\$12,106	\$13,032	\$72,500	\$11,164	85.67%
89	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$12,095	\$13,157	\$0	\$0	0.00%
90	GUIDEONE MUTUAL INSURANCE COMPANY	0.02%	\$11,855	\$12,307	\$25,000	\$9,019	73.28%
91	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$11,069	\$14,247	\$99,463	\$18,322	128.60%
92	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$9,333	\$9,393	\$50,000	\$52,912	563.31%
93	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$9,065	\$9,251	\$9,758	\$10,167	109.90%
94	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$8,728	\$8,526	\$0	\$0	0.00%
95	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.01%	\$7,412	\$10,213	\$0	\$0	0.00%
96	MIC GENERAL INSURANCE CORPORATION	0.01%	\$6,700	\$7,891	\$0	\$0	0.00%
97	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$6,241	\$5,935	\$0	\$0	0.00%
98	FINANCIAL INDEMNITY COMPANY	0.01%	\$6,020	\$6,359	\$0	\$22,500	353.83%
99	EMCASCO INSURANCE COMPANY	0.01%	\$5,743	\$5,880	\$29,502	\$4,309	73.28%
100	LIBERTY INSURANCE CORPORATION	0.01%	\$4,825	\$5,596	\$0	\$0	0.00%
101	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$4,660	\$4,994	\$0	\$0	0.00%
102	METROPOLITAN GENERAL INSURANCE COMPANY	0.01%	\$4,650	\$4,970	\$4,251	\$577	11.61%
103	NEW SOUTH INSURANCE COMPANY	0.01%	\$4,301	\$5,781	\$50,000	\$0	0.00%
104	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$3,490	\$3,299	\$0	\$0	0.00%
105	AFFIRMATIVE INSURANCE COMPANY	0.01%	\$3,301	\$3,569	\$0	\$0	0.00%
106	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$3,137	\$3,542	\$0	\$0	0.00%
107	OMNI INDEMNITY COMPANY	0.00%	\$3,061	\$1,869	\$0	\$0	0.00%
108	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$2,891	\$3,037	\$0	\$0	0.00%
109	FIREMANS FUND INSURANCE COMPANY	0.00%	\$2,552	\$2,425	\$0	\$1,354	55.84%
110	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$2,468	\$1,976	\$0	\$0	0.00%
111	MERASTAR INSURANCE COMPANY	0.00%	\$2,358	\$2,488	\$0	-\$233	-9.36%
112	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$2,228	\$2,702	\$0	-\$5	-0.19%
113	GEICO CASUALTY COMPANY	0.00%	\$2,215	\$2,428	\$0	-\$1,919	-79.04%
114	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$2,146	\$1,000	\$0	\$0	0.00%
115	DEERBROOK INSURANCE COMPANY	0.00%	\$1,684	\$1,852	\$0	\$0	0.00%
116	OMNI INSURANCE COMPANY	0.00%	\$1,677	\$2,330	\$0	\$0	0.00%
117	VIKING INSURANCE COMPANY OF WISCONSIN	0.00%	\$1,648	\$834	\$0	\$192	23.02%
118	INSUREMAX INSURANCE COMPANY	0.00%	\$1,574	\$1,840	\$1,983	\$621	33.75%
119	HORACE MANN INSURANCE COMPANY	0.00%	\$1,380	\$1,528	\$0	\$0	0.00%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	STANDARD FIRE INSURANCE COMPANY	0.00%	\$1,323	\$1,652	\$8,000	\$8,000	484.26%
121	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$1,158	\$1,061	\$0	\$89	8.39%
122	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$960	\$778	\$0	\$0	0.00%
123	UNIVERSAL CASUALTY COMPANY	0.00%	\$835	\$378	\$0	\$0	0.00%
124	NATIONAL GENERAL ASSURANCE COMPANY	0.00%	\$725	\$789	\$0	\$0	0.00%
125	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$660	\$669	\$0	\$0	0.00%
126	CHARTER INDEMNITY COMPANY	0.00%	\$443	\$418	\$0	\$0	0.00%
127	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$435	\$457	\$0	\$0	0.00%
128	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$324	\$202	\$0	\$0	0.00%
129	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$263	\$245	\$0	\$0	0.00%
130	INTEGON INDEMNITY CORPORATION	0.00%	\$163	\$198	\$0	\$0	0.00%
131	NORTHBROOK INDEMNITY COMPANY	0.00%	\$163	\$219	\$0	\$0	0.00%
132	TRIUMPHE CASUALTY COMPANY	0.00%	\$138	\$28	\$0	\$0	0.00%
133	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$117	\$140	\$0	\$0	0.00%
134	NATIONAL SURETY CORPORATION	0.00%	\$104	\$30	\$0	\$20	66.67%
135	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$78	\$131	\$0	\$0	0.00%
136	HANOVER INSURANCE COMPANY THE	0.00%	\$48	\$51	\$0	\$0	0.00%
137	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$31	\$31	\$0	\$0	0.00%
138	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$164	N/A
139	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$74,967	-\$16,859	N/A
140	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21	N/A
141	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$16,500	-\$10,963	N/A
142	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
143	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$5,077	N/A
144	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$45,000	N/A
145	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$639	N/A
146	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$24	N/A
147	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$135,000	N/A
148	GENERAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1	-\$28,926	N/A
149	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$104	N/A
150	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7	N/A
151	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$312	N/A
152	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$210	N/A
153	HALLMARK INSURANCE COMPANY	0.00%	\$0	\$0	\$8,000	\$4,703	N/A
154	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$700	-\$780	N/A
155	MIDDLESEX INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$162,772	N/A
156	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,929	N/A
157	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,118	N/A
158	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	-\$952	-\$3,434	N/A
159	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.00%	\$0	\$0	\$2	-\$14	N/A
160	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$24,500	-\$41,806	N/A
161	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,000	-\$11,251	N/A
162	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$0	\$0	\$242	N/A
163	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$96,157	-\$127,703	N/A
164	HARTFORD CASUALTY INSURANCE CO	0.00%	-\$10	\$421	\$0	\$0	0.00%
165	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$88	\$884	\$0	-\$296	-33.48%
166	SENTINEL INSURANCE COMPANY LTD	0.00%	-\$1,942	\$1,689	\$0	\$0	0.00%
TOTAL		100.00%	\$62,272,349	\$61,538,386	\$38,532,060	\$48,045,115	78.07%

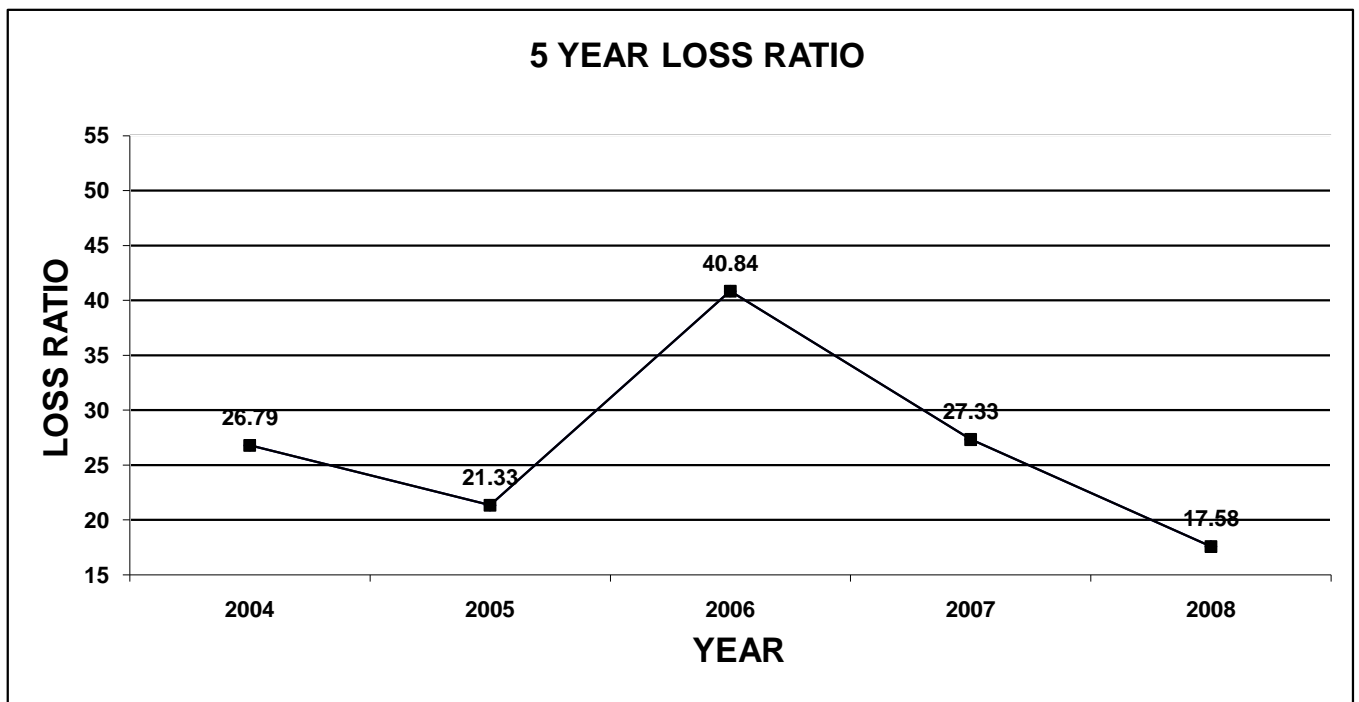
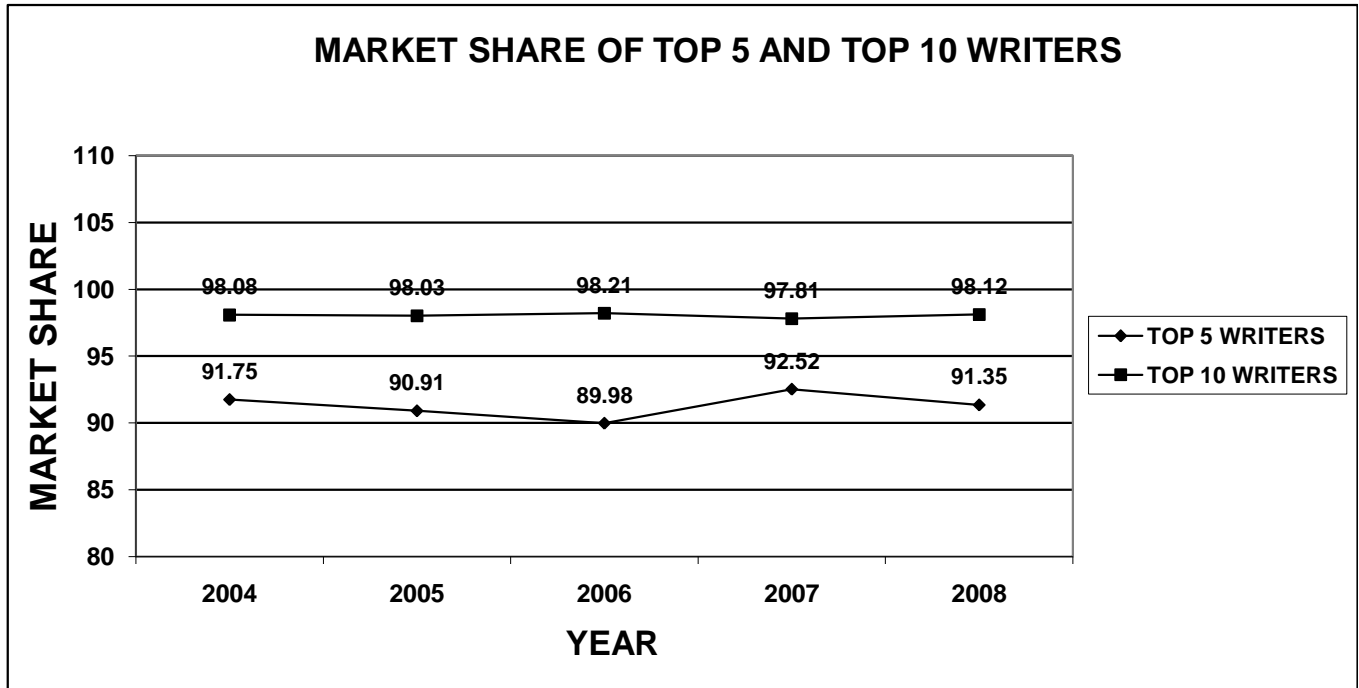
**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Underinsured Motorist)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE COMPANY	45.07%	\$1,389,391	\$1,382,798	\$236,160	\$216,647	15.67%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	21.37%	\$658,703	\$650,553	\$165,000	\$143,664	22.08%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	15.73%	\$484,930	\$485,215	\$212,500	\$208,381	42.95%
4	FIRST ACCEPTANCE INSURANCE COMPANY INC	6.91%	\$212,874	\$271,503	\$194,792	\$40,967	15.09%
5	AMERICAN STANDARD INS CO OF WISCONSIN	2.27%	\$70,027	\$76,563	\$7,500	-\$2,135	-2.79%
6	DIRECT GENERAL INSURANCE COMPANY	1.88%	\$57,840	\$55,591	\$5,000	\$5,000	8.99%
7	DIRECT NATIONAL INSURANCE COMPANY	1.70%	\$52,260	\$49,873	\$0	\$0	0.00%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.50%	\$46,249	\$46,644	\$4,000	\$693	1.49%
9	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.97%	\$29,755	\$28,453	\$5,000	\$0	0.00%
10	FARMERS INSURANCE COMPANY INC	0.74%	\$22,847	\$22,948	\$0	\$0	0.00%
11	STATE FARM FIRE AND CASUALTY COMPANY	0.56%	\$17,187	\$17,173	\$0	\$0	0.00%
12	DAIRYLAND INSURANCE COMPANY	0.29%	\$9,002	\$9,649	\$0	\$504	5.22%
13	SHELTER GENERAL INSURANCE COMPANY	0.25%	\$7,625	\$188,561	\$0	\$0	0.00%
14	COUNTRY PREFERRED INSURANCE COMPANY	0.21%	\$6,347	\$6,143	\$0	\$0	0.00%
15	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.18%	\$5,491	\$4,708	\$10,000	\$10,000	212.40%
16	COUNTRY MUTUAL INSURANCE COMPANY	0.10%	\$3,128	\$3,102	\$0	\$0	0.00%
17	MID CENTURY INSURANCE COMPANY	0.09%	\$2,663	\$2,862	\$0	\$0	0.00%
18	GUIDEONE AMERICA INSURANCE COMPANY	0.05%	\$1,539	\$1,566	\$0	\$0	0.00%
19	GRINNELL SELECT INSURANCE COMPANY	0.04%	\$1,340	\$1,395	\$0	\$0	0.00%
20	GUIDEONE ELITE INSURANCE COMPANY	0.03%	\$998	\$1,041	\$0	\$0	0.00%
21	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$703	\$731	\$0	-\$17	-2.33%
22	GUIDEONE MUTUAL INSURANCE COMPANY	0.01%	\$417	\$424	\$0	\$0	0.00%
23	MILLERS CLASSIFIED INSURANCE COMPANY	0.01%	\$350	\$355	\$0	\$2	0.56%
24	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$346	\$346	\$0	\$0	0.00%
25	AMERICAN NATIONAL GENERAL INSURANCE CO	0.01%	\$220	\$40	\$0	\$0	0.00%
26	MIDDLESEX INSURANCE COMPANY	0.01%	\$194	\$181	\$1,000	\$1,018	562.43%
27	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$179	\$182	\$0	\$0	0.00%
28	MILLERS FIRST INSURANCE COMANY	0.00%	\$89	\$95	\$0	\$0	0.00%
29	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00%	\$29	\$29	\$0	\$0	0.00%
30	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$27,100	-\$42,900	N/A
31	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$3,082,723	\$3,308,724	\$868,052	\$581,824	17.58%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Accidental Death & Disability/Dismemberment)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	4.82%	\$12,439,080	\$9,689,191	\$2,297,429	\$2,817,216	29.08%
2	GREAT WEST CASUALTY COMPANY	4.74%	\$12,246,837	\$12,591,971	\$8,893,907	\$11,486,496	91.22%
3	CINCINNATI INSURANCE COMPANY THE	3.83%	\$9,899,276	\$9,672,374	\$4,272,694	\$5,889,472	60.89%
4	NATIONWIDE MUTUAL INSURANCE COMPANY	3.42%	\$8,829,640	\$9,561,907	\$3,605,933	\$3,446,455	36.04%
5	CONTINENTAL WESTERN INSURANCE COMPANY	3.23%	\$8,346,345	\$8,750,188	\$5,988,597	\$2,819,234	32.22%
6	DISCOVER PROPERTY AND CASUALTY INS CO	3.03%	\$7,833,376	\$8,650,758	-\$22,593,219	-\$39,676,141	-458.64%
7	SENTRY SELECT INSURANCE COMPANY	2.66%	\$6,866,137	\$6,439,392	\$7,015,217	\$2,964,428	46.04%
8	EMPIRE FIRE AND MARINE INSURANCE CO	2.55%	\$6,582,486	\$6,880,534	\$15,451,514	\$11,501,787	167.16%
9	CAROLINA CASUALTY INSURANCE COMPANY	2.44%	\$6,307,960	\$6,271,787	\$6,474,051	\$3,781,098	60.29%
10	INSURANCE CO OF THE STATE OF PENNSYLVANIA	2.43%	\$6,273,574	\$3,975,104	\$5,253,669	\$7,387,522	185.84%
11	ZURICH AMERICAN INSURANCE COMPANY	2.07%	\$5,351,203	\$5,435,871	\$3,008,387	\$6,794,995	125.00%
12	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.04%	\$5,275,654	\$5,402,348	\$3,075,520	\$2,613,171	48.37%
13	ACUITY A MUTUAL INSURANCE COMPANY	1.85%	\$4,777,874	\$4,719,926	\$569,597	\$1,114,359	23.61%
14	TRAVELERS PROPERTY CAS CO OF AMERICA	1.76%	\$4,546,727	\$4,542,141	\$2,616,635	-\$282,765	-6.23%
15	ARTISAN AND TRUCKERS CASUALTY COMPANY	1.75%	\$4,530,174	\$2,406,923	\$140,610	\$1,243,706	51.67%
16	PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.57%	\$4,048,448	\$3,772,954	\$431,593	\$729,327	19.33%
17	UNITED FINANCIAL CASUALTY COMPANY	1.40%	\$3,609,014	\$4,107,035	\$3,569,596	\$923,601	22.49%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.38%	\$3,572,777	\$3,651,891	\$715,438	-\$210,878	-5.77%
19	STATE FARM MUTUAL AUTOMOBILE INS CO	1.37%	\$3,538,095	\$3,711,375	\$4,561,073	\$5,600,870	150.91%
20	UNIVERSAL UNDERWRITERS INS CO	1.33%	\$3,444,058	\$3,514,352	\$1,888,038	\$3,619,356	102.99%
21	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.23%	\$3,177,930	\$3,134,564	\$3,217,211	\$4,947,121	157.82%
22	NORTHLAND INSURANCE COMPANY	1.15%	\$2,966,718	\$3,219,264	\$1,943,740	\$1,513,442	47.01%
23	UNITED FIRE AND CASUALTY COMPANY	1.08%	\$2,788,715	\$2,836,148	\$2,149,851	\$860,535	30.34%
24	SAVERS PROPERTY & CASUALTY INSURANCE CO	1.03%	\$2,653,645	\$2,738,105	\$695,267	\$1,314,040	47.99%
25	CONSUMERS INSURANCE USA INC	1.01%	\$2,609,313	\$2,598,386	\$666,691	\$1,026,830	39.52%
26	OWNERS INSURANCE COMPANY	1.00%	\$2,581,161	\$2,544,557	\$1,996,716	-\$134,167	-5.27%
27	OAK RIVER INSURANCE COMPANY	0.93%	\$2,412,850	\$2,501,554	\$702,563	\$914,904	36.57%
28	AUTO OWNERS INSURANCE COMPANY	0.91%	\$2,357,919	\$2,459,009	\$2,962,262	\$2,829,293	115.06%
29	AMCO INSURANCE COMPANY	0.90%	\$2,329,308	\$2,037,187	\$414,725	\$407,849	20.02%
30	CHARTER OAK FIRE INSURANCE CO THE	0.85%	\$2,190,496	\$2,086,433	\$1,937,252	\$804,353	38.55%
31	MIDWESTERN INDEMNITY COMPANY THE	0.79%	\$2,045,323	\$2,272,147	\$953,444	\$3,459,839	152.27%
32	HARTFORD FIRE INSURANCE COMPANY	0.78%	\$2,026,113	\$2,362,742	\$785,747	-\$1,719,312	-72.77%
33	HARTFORD UNDERWRITERS INSURANCE CO	0.78%	\$2,021,979	\$2,252,742	\$1,581,348	\$1,002,342	44.49%
34	GENERAL CASUALTY COMPANY OF WISCONSIN	0.77%	\$1,997,527	\$2,133,489	\$1,337,550	\$1,534,196	71.91%
35	SECURA INSURANCE A MUTUAL COMPANY	0.77%	\$1,991,020	\$2,022,695	\$1,196,723	\$565,338	27.95%
36	NATIONWIDE AGRIBUSINESS INSURANCE CO	0.74%	\$1,922,544	\$1,825,114	-\$47,535	\$480,073	26.30%
37	ARCH INSURANCE COMPANY	0.73%	\$1,888,663	\$1,649,623	\$104,064	\$297,189	18.02%
38	AMERISURE INSURANCE COMPANY	0.72%	\$1,867,349	\$1,821,559	\$138,447	\$517,279	28.40%
39	NEW HAMPSHIRE INSURANCE COMPANY	0.72%	\$1,865,198	\$1,260,811	\$135,866	-\$106,054	-8.41%
40	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.72%	\$1,864,801	\$960,483	\$1,232,102	\$1,198,449	124.78%
41	EMPLOYERS MUTUAL CASUALTY COMPANY	0.71%	\$1,833,777	\$1,912,811	\$766,703	\$417,273	21.81%
42	NATIONAL INTERSTATE INSURANCE COMPANY	0.70%	\$1,802,436	\$2,213,050	\$1,213,727	\$4,299,119	194.26%
43	HARCO NATIONAL INSURANCE COMPANY	0.66%	\$1,694,482	\$1,944,117	\$4,555,750	\$2,531,174	130.20%
44	ACCEPTANCE CASUALTY INSURANCE CO	0.64%	\$1,644,424	\$1,711,896	\$1,661,397	\$301,175	17.59%
45	TWIN CITY FIRE INSURANCE COMPANY	0.63%	\$1,615,118	\$1,398,301	\$164,528	\$9,461	0.68%
46	HAWKEYE SECURITY INSURANCE COMPANY	0.60%	\$1,545,715	\$1,833,030	\$539,429	\$480,830	26.23%
47	COLUMBIA MUTUAL INSURANCE COMPANY	0.59%	\$1,519,602	\$1,602,008	\$656,359	\$661,321	41.28%
48	AMERICAN ZURICH INSURANCE COMPANY	0.58%	\$1,506,407	\$1,849,411	\$684	\$945,294	51.11%
49	AMERICAN STATES INSURANCE COMPANY	0.58%	\$1,484,406	\$1,694,396	\$2,054,128	\$731,472	43.17%
50	NETHERLANDS INSURANCE COMPANY THE	0.56%	\$1,444,372	\$1,403,438	\$694,093	\$1,028,569	73.29%
51	STATE AUTO PROPERTY & CASUALTY INS CO	0.54%	\$1,388,359	\$1,382,277	\$776,247	\$748,440	54.15%
52	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.53%	\$1,363,075	\$1,189,990	\$274,933	\$793,801	66.71%
53	CANAL INSURANCE COMPANY	0.52%	\$1,354,517	\$1,680,737	\$2,006,440	\$1,506,979	89.66%
54	GREAT AMERICAN ASSURANCE COMPANY	0.52%	\$1,342,125	\$1,034,063	\$35,327	\$112,419	10.87%
55	AMERISURE MUTUAL INSURANCE COMPANY	0.50%	\$1,303,100	\$1,401,931	\$1,119,389	\$823,432	58.74%
56	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.50%	\$1,281,197	\$1,378,676	\$741,616	-\$499,331	-36.22%
57	CHEROKEE INSURANCE COMPANY	0.49%	\$1,277,622	\$1,561,770	\$419,454	\$937,285	60.01%
58	NATIONAL INDEMNITY COMPANY	0.49%	\$1,269,892	\$1,422,123	\$329,896	-\$117,708	-8.28%
59	CONTINENTAL CASUALTY COMPANY	0.49%	\$1,257,148	\$1,340,618	\$695,670	\$2,621,128	195.52%
60	BITUMINOUS CASUALTY CORPORATION	0.48%	\$1,244,251	\$1,354,449	\$189,929	\$109,686	8.10%



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	GRINNELL MUTUAL REINSURANCE COMPANY	0.48%	\$1,241,487	\$1,237,030	\$1,282,879	\$2,018,897	163.21%
62	FEDERATED SERVICE INSURANCE COMPANY	0.48%	\$1,241,398	\$1,242,344	\$53,885	\$246,736	19.86%
63	PEERLESS INSURANCE COMPANY	0.46%	\$1,189,932	\$1,221,384	\$777,563	\$924,567	75.70%
64	SHELTER GENERAL INSURANCE COMPANY	0.45%	\$1,159,664	\$1,134,332	\$726,795	\$899,665	79.31%
65	TRUCK INSURANCE EXCHANGE	0.44%	\$1,140,435	\$1,066,440	\$324,507	\$193,498	18.14%
66	NATIONAL CASUALTY COMPANY	0.44%	\$1,138,545	\$1,243,498	\$1,191,761	\$993,029	79.86%
67	SENTINEL INSURANCE COMPANY LTD	0.42%	\$1,094,940	\$821,147	\$198,165	\$406,859	49.55%
68	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.41%	\$1,056,421	\$1,052,696	\$394,742	\$194,297	18.46%
69	EVEREST NATIONAL INSURANCE COMPANY	0.39%	\$1,015,928	\$738,213	\$33,917	\$234,405	31.75%
70	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.38%	\$984,957	\$1,069,455	\$625,764	\$2,285,562	213.71%
71	LANCER INSURANCE COMPANY	0.38%	\$968,629	\$1,050,804	\$94,005	-\$394,413	-37.53%
72	CHURCH MUTUAL INSURANCE COMPANY	0.37%	\$949,458	\$934,265	\$297,950	\$1,108,640	118.66%
73	CAMERON MUTUAL INSURANCE COMPANY	0.34%	\$874,537	\$899,327	\$496,354	\$295,856	32.90%
74	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.34%	\$871,387	\$945,171	\$575,814	-\$807,860	-85.47%
75	HARTFORD CASUALTY INSURANCE CO	0.34%	\$866,731	\$750,156	\$144,963	\$202,391	26.98%
76	FEDERAL INSURANCE COMPANY	0.33%	\$863,206	\$887,825	\$136,370	\$116,722	13.15%
77	STATE NATIONAL INSURANCE COMPANY INC	0.33%	\$846,079	\$649,792	\$112,003	\$290,045	44.64%
78	GENERAL INSURANCE COMPANY OF AMERICA	0.33%	\$839,274	\$873,412	\$682,468	\$327,786	37.53%
79	REDLAND INSURANCE COMPANY	0.32%	\$838,434	\$642,186	\$160,150	\$442,944	68.97%
80	TRAVELERS INDEMNITY COMPANY	0.32%	\$816,523	\$627,379	\$637,942	\$589,125	93.90%
81	PEERLESS INDEMNITY INSURANCE COMPANY	0.30%	\$781,446	\$521,492	\$120,711	\$351,377	67.38%
82	LINCOLN GENERAL INSURANCE COMPANY	0.30%	\$778,462	\$1,065,651	\$2,571,033	\$244,886	22.98%
83	FIRST NATIONAL INSURANCE CO OF AMERICA	0.29%	\$761,172	\$680,076	\$58,837	\$267,101	39.28%
84	EMCASCO INSURANCE COMPANY	0.29%	\$759,646	\$587,111	\$16,784	\$202,902	34.56%
85	GATEWAY INSURANCE COMPANY	0.29%	\$758,859	\$699,049	\$326,601	\$259,036	37.06%
86	ADDISON INSURANCE COMPANY	0.29%	\$751,950	\$784,501	\$194,815	\$1,090,575	139.02%
87	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.29%	\$746,741	\$477,751	\$21,000	\$168,627	35.30%
88	AMERICAN ALTERNATIVE INS CORPORATION	0.29%	\$742,098	\$745,470	\$429,602	\$886,548	118.92%
89	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.28%	\$734,244	\$608,791	\$23,223	\$27,860	4.58%
90	OHIO CASUALTY INSURANCE COMPANY	0.25%	\$652,698	\$746,987	\$58,935	-\$254,838	-34.12%
91	SENTRY INSURANCE A MUTUAL COMPANY	0.24%	\$628,361	\$702,924	\$26,667	-\$282,722	-40.22%
92	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.24%	\$616,719	\$621,518	\$88,174	\$119,665	19.25%
93	GRANITE STATE INSURANCE COMPANY	0.23%	\$600,684	\$788,754	\$478,900	-\$5,246	-0.67%
94	WESTCHESTER FIRE INSURANCE COMPANY	0.23%	\$596,481	\$667,635	\$0	-\$422,779	-63.32%
95	FARMERS INSURANCE EXCHANGE	0.23%	\$581,906	\$613,344	\$199,365	\$484,474	78.99%
96	SAGAMORE INSURANCE COMPANY	0.22%	\$570,667	\$740,819	\$673,525	\$120,563	16.27%
97	ONEBEACON AMERICA INSURANCE COMPANY	0.21%	\$542,766	\$447,064	\$14,595	\$334,177	74.75%
98	AMERICAN ECONOMY INSURANCE COMPANY	0.21%	\$531,786	\$623,208	\$104,337	\$432,431	69.39%
99	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.20%	\$526,489	\$739,612	\$20,052	\$160,127	21.65%
100	GUIDEONE MUTUAL INSURANCE COMPANY	0.20%	\$523,287	\$537,653	\$77,750	\$407,424	75.78%
101	COMMERCE AND INDUSTRY INSURANCE CO	0.20%	\$522,238	\$689,556	\$432,673	-\$1,095,201	-158.83%
102	EMPLOYERS FIRE INSURANCE COMPANY	0.20%	\$513,999	\$423,636	\$42,019	\$118,749	28.03%
103	WESCO INSURANCE COMPANY	0.20%	\$513,843	\$334,573	\$6,529	\$144,722	43.26%
104	NORTHFIELD INSURANCE COMPANY	0.19%	\$483,308	\$502,759	\$150,998	\$99,454	19.78%
105	PHOENIX INSURANCE COMPANY THE	0.18%	\$462,427	\$459,582	\$43,286	\$586,282	127.57%
106	WEST AMERICAN INSURANCE COMPANY	0.18%	\$458,428	\$536,079	\$29,888	\$101,849	19.00%
107	STRATFORD INSURANCE COMPANY	0.16%	\$424,625	\$506,499	\$204,370	\$395,084	78.00%
108	RLI INSURANCE COMPANY	0.16%	\$420,987	\$347,304	\$142	-\$18,778	-5.41%
109	OLD REPUBLIC INSURANCE COMPANY	0.16%	\$417,832	\$480,152	\$88,676	\$224,045	46.66%
110	GREAT NORTHERN INSURANCE COMPANY	0.15%	\$390,187	\$365,071	\$65,487	\$68,742	18.83%
111	ALLSTATE INDEMNITY COMPANY	0.15%	\$387,149	\$470,542	\$127,569	-\$89,581	-19.04%
112	CONTINENTAL INSURANCE COMPANY THE	0.15%	\$384,608	\$443,895	\$38,889	\$166,985	37.62%
113	STATE FARM FIRE AND CASUALTY COMPANY	0.15%	\$384,099	\$403,916	\$55,500	-\$1,189,214	-294.42%
114	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.15%	\$378,769	\$454,631	\$9,946	\$64,969	14.29%
115	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.15%	\$376,446	\$413,502	\$398,300	\$103,327	24.99%
116	ELECTRIC INSURANCE COMPANY	0.14%	\$357,493	\$357,396	\$301,043	\$132,007	36.94%
117	FARMLAND MUTUAL INSURANCE COMPANY	0.14%	\$352,981	\$370,775	-\$33,609	-\$26,388	-7.12%
118	SHELTER MUTUAL INSURANCE COMPANY	0.14%	\$350,371	\$351,939	\$43,681	\$139,727	39.70%
119	MARYLAND CASUALTY COMPANY	0.13%	\$347,853	\$417,965	\$135,895	-\$78,509	-18.78%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	LIBERTY MUTUAL INSURANCE COMPANY	0.13%	\$346,542	\$376,625	\$255,714	\$1,853,641	492.17%
121	WESTFIELD INSURANCE COMPANY	0.13%	\$345,782	\$221,856	\$15,507	\$82,509	37.19%
122	AMERICAN FIRE & CASUALTY COMPANY	0.13%	\$334,180	\$338,797	\$43,313	-\$59,530	-17.57%
123	WAUSAU BUSINESS INSURANCE COMPANY	0.13%	\$333,263	\$306,851	\$144,500	\$114,176	37.21%
124	TRANSPORTATION INSURANCE COMPANY	0.13%	\$331,859	\$527,666	\$73,666	\$368,929	69.92%
125	HAULERS INSURANCE COMPANY INC	0.13%	\$331,456	\$329,690	\$79,317	\$145,665	44.18%
126	REGENT INSURANCE COMPANY	0.13%	\$327,989	\$327,883	\$320,544	\$182,418	55.64%
127	ST PAUL MERCURY INSURANCE COMPANY	0.12%	\$310,179	\$242,716	\$210,461	-\$47,649	-19.63%
128	AMERICAN SERVICE INSURANCE COMPANY	0.12%	\$300,765	\$312,794	\$25,054	\$216,784	69.31%
129	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.11%	\$296,391	\$258,999	\$7,000	\$30,301	11.70%
130	UNIVERSAL CASUALTY COMPANY	0.11%	\$293,466	\$276,329	\$6,415	\$24,171	8.75%
131	MAXUM CASUALTY INSURANCE COMPANY	0.11%	\$290,989	\$251,619	\$71,501	\$86,510	34.38%
132	ARGONAUT GREAT CENTRAL INSURANCE CO	0.11%	\$290,015	\$289,711	\$111,620	\$362,778	125.22%
133	ALLSTATE INSURANCE COMPANY	0.11%	\$284,072	\$290,016	\$1,023,319	\$23,363	8.06%
134	STONINGTON INSURANCE COMPANY	0.11%	\$283,821	\$442,864	\$165,572	\$102,402	23.12%
135	TRANSGUARD INSURANCE CO OF AMERICA INC	0.11%	\$283,748	\$304,563	\$230,000	\$6,163	2.02%
136	BROTHERHOOD MUTUAL INSURANCE CO	0.11%	\$282,163	\$302,665	\$242,232	\$76,266	25.20%
137	VALLEY FORGE INSURANCE COMPANY	0.11%	\$275,949	\$298,657	\$452,969	\$74,439	24.92%
138	NATIONAL FIRE INSURANCE CO OF HARTFORD	0.11%	\$275,782	\$189,572	\$421,425	-\$268	-0.14%
139	ZURICH AMERICAN INSURANCE CO OF ILLINOIS	0.10%	\$267,637	\$126,744	\$11,772	\$1,125,361	887.90%
140	ARGONAUT MIDWEST INSURANCE COMPANY	0.10%	\$264,844	\$284,990	\$41,296	\$206,710	72.53%
141	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.10%	\$262,755	\$281,134	\$111,500	\$63,609	22.63%
142	NATIONAL AMERICAN INSURANCE COMPANY	0.10%	\$261,072	\$229,023	\$4,148	\$367,362	160.40%
143	BITUMINOUS FIRE AND MARINE INS CO	0.09%	\$241,591	\$229,335	\$0	\$157,485	68.67%
144	MID CENTURY INSURANCE COMPANY	0.09%	\$241,351	\$134,032	\$74,785	\$84,882	63.33%
145	PHARMACISTS MUTUAL INSURANCE COMPANY	0.09%	\$235,242	\$230,239	\$73,096	\$117,770	51.15%
146	ILLINOIS NATIONAL INSURANCE COMPANY	0.09%	\$232,619	\$274,826	\$16,941	\$32,330	11.76%
147	AMERICAN CASUALTY CO OF READING PA	0.09%	\$226,952	\$185,664	\$114,558	\$688,432	370.79%
148	T H E INSURANCE COMPANY	0.09%	\$224,660	\$226,588	\$3,645	\$1,168	0.52%
149	RIVERPORT INSURANCE COMPANY	0.08%	\$213,756	\$212,399	\$11,464	\$34,652	16.31%
150	XL SPECIALTY INSURANCE COMPANY	0.08%	\$203,798	\$67,693	\$38,400	\$388,066	573.27%
151	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.08%	\$202,689	\$207,178	\$2,664	\$88,588	42.76%
152	LM INSURANCE CORPORATION	0.08%	\$202,459	\$187,764	\$0	\$26,969	14.36%
153	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.08%	\$199,715	\$252,541	\$355,219	\$432,772	171.37%
154	FARMERS ALLIANCE MUTUAL INSURANCE CO	0.08%	\$197,404	\$189,565	\$59,913	-\$487	-0.26%
155	HARLEYSVILLE INSURANCE COMPANY	0.08%	\$196,971	\$182,445	\$11,859	\$37,542	20.58%
156	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.07%	\$193,082	\$174,449	\$0	\$590,207	338.33%
157	STAR INSURANCE COMPANY	0.07%	\$190,197	\$147,946	\$27,522	\$28,235	19.08%
158	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.07%	\$186,748	\$166,218	\$0	-\$50,576	-30.43%
159	LIBERTY INSURANCE CORPORATION	0.07%	\$182,664	\$216,069	\$55,622	\$764,870	353.99%
160	GREENWICH INSURANCE COMPANY	0.07%	\$179,458	\$91,855	\$235,740	-\$408,875	-445.13%
161	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.07%	\$176,746	\$161,150	\$10,000	\$69,115	42.89%
162	VICTORIA FIRE & CASUALTY COMPANY	0.06%	\$159,263	\$35,876	\$6,501	\$24,718	68.90%
163	FIREMANS FUND INSURANCE COMPANY	0.06%	\$157,400	\$154,013	\$8,984	-\$399,981	-259.71%
164	ACE PROPERTY AND CASUALTY INSURANCE CO	0.06%	\$152,732	\$189,421	\$717	\$61,178	32.30%
165	GREAT AMERICAN ALLIANCE INSURANCE CO	0.06%	\$147,519	\$63,956	\$3,537	\$18,791	29.38%
166	MID-CONTINENT CASUALTY COMPANY	0.06%	\$146,028	\$142,520	\$47,092	\$46,807	32.84%
167	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.06%	\$142,459	\$109,451	\$0	\$40,815	37.29%
168	PENN MILLERS INSURANCE COMPANY	0.05%	\$140,456	\$118,901	\$5,572	\$723,004	608.07%
169	AIG NATIONAL INSURANCE COMPANY INC	0.05%	\$139,960	\$149,825	\$46,788	\$194,743	129.98%
170	ST PAUL PROTECTIVE INSURANCE COMPANY	0.05%	\$129,898	\$118,900	\$17,918	\$23,254	19.56%
171	PRAETORIAN INSURANCE COMPANY	0.05%	\$122,734	\$157,882	\$218,112	-\$21,975	-13.92%
172	HUDSON INSURANCE COMPANY	0.04%	\$112,662	\$112,662	\$5,275	\$49,413	43.86%
173	FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$106,756	\$114,110	\$44,247	\$83,383	73.07%
174	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$101,611	\$85,778	\$54,423	\$212,336	247.54%
175	PROPERTY & CASUALTY INS CO OF HARTFORD	0.04%	\$98,651	\$82,728	\$251,625	\$160,084	193.51%
176	ST PAUL GUARDIAN INSURANCE COMPANY	0.04%	\$96,522	\$72,250	\$0	\$28,348	39.24%
177	MARKEL INSURANCE COMPANY	0.04%	\$95,337	\$95,949	\$31,394	\$31,786	33.13%
178	SENTRY CASUALTY COMPANY	0.04%	\$93,093	\$49,333	\$0	\$55,499	112.50%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	MASSACHUSETTS BAY INSURANCE COMPANY	0.04%	\$92,149	\$78,197	\$1,423	-\$7,331	-9.38%
180	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$83,231	\$117,368	\$20,925	-\$78,397	-66.80%
181	AMERICAN INSURANCE COMPANY THE	0.03%	\$77,929	\$83,088	-\$23,706	\$12,170	14.65%
182	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$74,384	\$52,579	\$2,436	-\$4,161	-7.91%
183	DELOS INSURANCE COMPANY	0.03%	\$69,522	\$33,785	\$10,952	-\$37,807	-111.90%
184	SUA INSURANCE COMPANY	0.03%	\$68,094	\$63,589	\$6,165	\$124,880	196.39%
185	CUMIS INSURANCE SOCIETY INC	0.03%	\$67,906	\$69,676	\$7,610	\$14,303	20.53%
186	ASSURANCE COMPANY OF AMERICA	0.03%	\$67,365	\$62,395	\$96,097	\$39,480	63.27%
187	STATE AUTOMOBILE MUTUAL INSURANCE CO	0.03%	\$65,033	\$77,696	\$10,097	\$461,862	594.45%
188	HANOVER INSURANCE COMPANY THE	0.02%	\$63,595	\$65,126	\$142,160	\$112,113	172.15%
189	WESTPORT INSURANCE CORPORATION	0.02%	\$62,712	\$97,098	\$91,339	\$111,840	115.18%
190	MITSUMI SUMITOMO INSURANCE CO OF AMERICA	0.02%	\$61,550	\$68,904	-\$4,675	\$118,737	172.32%
191	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$61,008	\$58,383	\$1,535	-\$11,996	-20.55%
192	MITSUMI SUMITOMO INSURANCE USA INC	0.02%	\$56,328	\$53,644	\$0	\$11,090	20.67%
193	NATIONAL SURETY CORPORATION	0.02%	\$51,898	\$69,817	\$45,000	\$27,443	39.31%
194	NATIONAL FARMERS UNION PROPERTY & CAS CO	0.02%	\$50,722	\$52,455	\$26,261	-\$5,385	-10.27%
195	SCOTSDALE INDEMNITY COMPANY	0.02%	\$50,228	\$46,285	\$7,308	\$36,392	78.63%
196	NATIONAL CONTINENTAL INSURANCE COMPANY	0.02%	\$49,836	\$8,061	\$0	\$396	4.91%
197	LIBERTY INSURANCE UNDERWRITERS INC.	0.02%	\$45,438	\$13,457	\$0	\$8,922	66.30%
198	INFINITY STANDARD INSURANCE COMPANY	0.02%	\$44,826	\$62,233	\$42,140	\$3,126	5.02%
199	UNION INSURANCE COMPANY OF PROVIDENCE	0.02%	\$43,017	\$14,620	\$0	\$4,998	34.19%
200	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$42,867	\$46,335	\$182,774	\$96,233	207.69%
201	COUNTRY MUTUAL INSURANCE COMPANY	0.02%	\$38,929	\$25,854	\$0	\$564	2.18%
202	INFINITY AUTO INSURANCE COMPANY	0.01%	\$35,186	\$38,042	\$8,456	-\$94,564	-248.58%
203	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$35,138	\$35,138	\$11,428	-\$492	-1.40%
204	NOVA CASUALTY COMPANY	0.01%	\$33,607	\$14,090	\$1,284	\$7,444	52.83%
205	PREFERRED PROFESSIONAL INSURANCE CO	0.01%	\$31,092	\$40,278	\$4,713	\$24,191	60.06%
206	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$30,449	\$31,944	\$5,666	\$2,970	9.30%
207	OLD REPUBLIC GENERAL INS CORPORATION	0.01%	\$29,482	\$26,065	\$0	\$8,394	32.20%
208	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.01%	\$24,758	\$73,536	\$26,099	-\$97,038	-131.96%
209	AIG CASUALTY COMPANY	0.01%	\$24,706	\$20,988	\$0	\$6,342	30.22%
210	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$24,094	\$33,629	\$8,500	-\$2,272	-6.76%
211	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$22,001	\$19,558	\$0	-\$33,810	-172.87%
212	PENNSYLVANIA MANUFACTURERS ASSOC INS CO	0.01%	\$21,696	\$18,994	\$13,433	\$40,531	213.39%
213	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.01%	\$21,493	\$10,988	\$0	\$1,610	14.65%
214	QBE INSURANCE CORPORATION	0.01%	\$19,794	\$2,785	-\$10,930	\$4,127	148.19%
215	CHRYSLER INSURANCE COMPANY	0.01%	\$16,511	\$23,386	\$5,599	-\$64,584	-276.17%
216	GREAT DIVIDE INSURANCE COMPANY	0.01%	\$14,557	\$15,474	\$2,954	-\$336	-2.17%
217	SAFECO INSURANCE COMPANY OF AMERICA	0.01%	\$14,144	\$14,032	\$17,365	\$6,526	46.51%
218	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$13,188	\$56,473	\$16,187	-\$38,085	-67.44%
219	SOUTHERN INSURANCE COMPANY	0.00%	\$11,654	\$10,673	\$0	\$267	2.50%
220	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$11,542	\$11,585	\$0	-\$436,579	-3768.49%
221	MID-CONTINENT INSURANCE COMPANY	0.00%	\$8,957	\$6,661	\$0	\$0	0.00%
222	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00%	\$6,058	\$6,751	\$0	-\$5,835	-86.43%
223	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$5,838	\$8,053	\$32,519	\$306,596	3807.23%
224	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$4,916	\$5,537	\$7,000	-\$3,937	-71.10%
225	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.00%	\$3,406	\$3,176	\$1,167	\$1,167	36.74%
226	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	0.00%	\$3,019	\$2,157	\$0	\$330	15.30%
227	AGCS MARINE INSURANCE COMPANY	0.00%	\$3,006	\$3,006	\$1,169,839	\$635,396	21137.59%
228	XL INSURANCE AMERICA INC	0.00%	\$2,615	\$12,622	\$0	\$0	0.00%
229	VANLINER INSURANCE COMPANY	0.00%	\$2,515	\$1,069	\$0	-\$277	-25.91%
230	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$2,423	\$377	\$0	\$0	0.00%
231	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$2,328	\$558	\$954	\$954	170.97%
232	GEICO INDEMNITY COMPANY	0.00%	\$2,158	\$1,972	\$751	-\$5,372	-272.41%
233	AXIS INSURANCE COMPANY	0.00%	\$1,832	\$660	\$0	\$2,603	394.39%
234	DEPOSITORS INSURANCE COMPANY	0.00%	\$1,725	\$1,645	\$0	\$337	20.49%
235	ARGONAUT INSURANCE COMPANY	0.00%	\$1,468	\$1,161	\$184	\$217	18.69%
236	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$1,292	\$6,401	\$0	-\$12,077	-188.67%
237	PACIFIC INDEMNITY COMPANY	0.00%	\$1,288	\$1,055	\$0	\$215	20.38%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

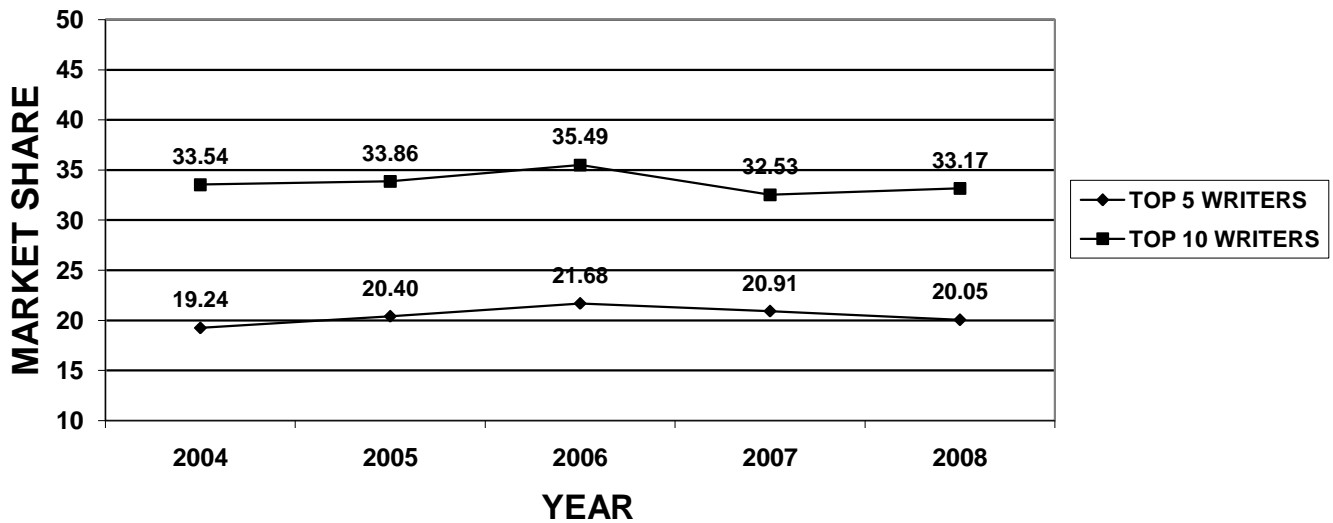
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$1,288	\$1,288	\$0	-\$275	-21.35%
239	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	\$959	\$960	\$0	\$273	28.44%
240	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$878	\$755	\$176	\$228	30.20%
241	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$870	\$933	\$1,182	\$333	35.69%
242	VIGILANT INSURANCE COMPANY	0.00%	\$829	\$1,134	\$0	\$144	12.70%
243	MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00%	\$479	\$140	\$0	\$38	27.14%
244	ULLICO CASUALTY COMPANY	0.00%	\$370	\$93	\$0	-\$8,809	-9472.04%
245	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$189	\$189	\$0	\$0	0.00%
246	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	0.00%	\$155	\$170	\$278	\$76	44.71%
247	SPARTA INSURANCE COMPANY	0.00%	\$133	\$18	\$0	\$11	61.11%
248	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$124	\$132	\$10	-\$111	-84.09%
249	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00%	\$119	\$119	\$36	\$36	30.25%
250	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$83	\$89	\$70	\$23	25.84%
251	GEICO GENERAL INS CO	0.00%	\$51	\$83	\$101	\$16,362	19713.25%
252	MOTORS INSURANCE CORPORATION	0.00%	\$7	\$16	\$12	\$6	37.50%
253	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
254	AMERICAN EQUITY SPECIALTY INSURANCE CO	0.00%	\$0	\$0	\$35,000	\$13,000	N/A
255	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
256	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	-\$349	-\$86,688	N/A
257	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$820	N/A
258	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$34,959	N/A
259	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$2	N/A
260	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,018	N/A
261	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$157	N/A
262	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$19,691	-\$730,400	N/A
263	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$5,000	\$0	N/A
264	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,050	N/A
265	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
266	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$39	-\$24,125	-\$34,658	-88866.67%
267	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$554	-\$1,851,483	-\$1,843,510	-332763.54%
268	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$185,000	\$96,552	N/A
269	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$73,000	N/A
270	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18	N/A
271	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$16,894	N/A
272	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$3,510	N/A
273	MANUFACTURERS ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$283	N/A
274	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
275	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$168	N/A
276	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$26	\$0	\$1	3.85%
277	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$647	N/A
278	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$8,284	-\$114,640	N/A
279	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,639	N/A
280	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.00%	\$0	\$0	\$1,179,096	\$225,870	N/A
281	PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
282	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$147,988	N/A
283	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$52	N/A
284	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$788	N/A
285	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,609	N/A
286	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	-\$3,510	\$41,605	N/A
287	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	-\$180	-\$4,229	N/A
288	TRAVELERS CASUALTY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$1	N/A
289	TRAVELERS CASUALTY INS COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$315	N/A
290	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,244	-\$174	N/A
291	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$5,000	-\$32,220	N/A
292	WHITE MOUNTAINS REINSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$1	\$12	N/A
293	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
294	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	-\$3	-\$3	\$2	\$38	-1266.67%
295	COLUMBIA INSURANCE COMPANY	0.00%	-\$10	-\$5	\$0	\$29	-580.00%
296	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	-\$38	\$4,113	\$30,257	\$12,240	297.59%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

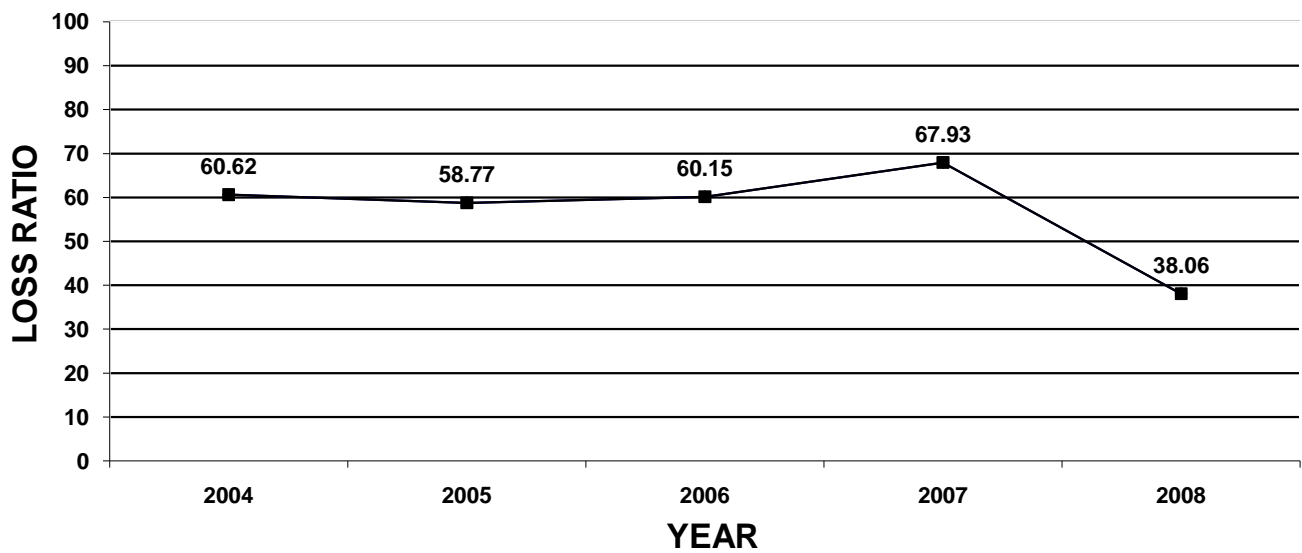
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	-\$124	-\$86	\$349	\$138	-160.47%
298	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	-\$1,456	\$571	\$0	-\$25,950	-4544.66%
299	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$3,033	-\$2,922	\$2,658	-\$128,650	4402.81%
300	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	-\$4,747	-\$7,994	\$0	-\$4,477	56.00%
301	OHIO SECURITY INSURANCE COMPANY	0.00%	-\$5,093	\$2,604	\$0	\$1,123	43.13%
302	ONEBEACON INSURANCE COMPANY	0.00%	-\$10,787	-\$10,663	\$20,426	\$345,602	-3241.13%
303	FIRST LIBERTY INSURANCE CORP THE	-0.02%	-\$51,250	-\$44,970	\$0	-\$15,072	33.52%
304	PROGRESSIVE CASUALTY INSURANCE COMPANY	-0.07%	-\$188,979	\$1,015,392	\$136,570	\$371,976	36.63%
305	AMERICAN HOME ASSURANCE COMPANY	-0.22%	-\$572,637	\$1,723,444	\$752,196	-\$701,552	-40.71%
TOTAL		100.00%	\$258,154,184	\$257,360,422	\$125,225,656	\$97,952,380	38.06%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Bodily Injury)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	5.44%	\$3,363,215	\$3,485,088	\$1,262,235	\$1,237,679	35.51%
2	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	5.31%	\$3,284,398	\$3,399,877	\$514,113	\$58,258	1.71%
3	VANLINER INSURANCE COMPANY	5.23%	\$3,233,648	\$3,159,067	\$964,576	\$1,001,759	31.71%
4	GREAT WEST CASUALTY COMPANY	4.95%	\$3,061,351	\$3,147,634	\$2,694,595	\$2,129,667	67.66%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	4.94%	\$3,053,305	\$3,011,639	\$1,462,694	\$1,493,349	49.59%
6	SENTRY SELECT INSURANCE COMPANY	4.82%	\$2,979,155	\$2,842,032	\$1,657,180	\$1,758,009	61.86%
7	EMPIRE FIRE AND MARINE INSURANCE CO	4.57%	\$2,827,968	\$2,956,015	\$6,638,280	\$4,941,398	167.16%
8	UNITED FIRE AND CASUALTY COMPANY	3.40%	\$2,103,764	\$2,139,543	\$760,897	\$955,997	44.68%
9	ARTISAN AND TRUCKERS CASUALTY COMPANY	3.14%	\$1,939,764	\$1,030,462	\$535,656	\$716,986	69.58%
10	NATIONAL INTERSTATE INSURANCE COMPANY	2.83%	\$1,750,916	\$2,160,197	\$434,382	\$859,898	39.81%
11	NORTHLAND INSURANCE COMPANY	2.58%	\$1,596,749	\$1,732,720	\$1,046,630	\$814,931	47.03%
12	CHARTER OAK FIRE INSURANCE CO THE	2.56%	\$1,585,712	\$1,538,220	\$422,753	\$482,012	31.34%
13	UNITED FINANCIAL CASUALTY COMPANY	2.50%	\$1,546,091	\$1,759,469	\$801,937	\$733,776	41.70%
14	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.47%	\$1,529,218	\$1,541,902	\$675,965	\$442,440	28.69%
15	OWNERS INSURANCE COMPANY	2.40%	\$1,487,382	\$1,488,923	\$730,769	\$740,458	49.73%
16	GENERAL CASUALTY COMPANY OF WISCONSIN	2.11%	\$1,307,780	\$1,398,880	\$438,277	\$217,271	15.53%
17	PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.03%	\$1,254,100	\$1,168,760	\$133,696	\$225,926	19.33%
18	NAVIGATORS INSURANCE COMPANY	1.80%	\$1,112,424	\$863,456	\$218,338	\$606,506	70.24%
19	CONTINENTAL CASUALTY COMPANY	1.53%	\$947,926	\$1,137,203	\$533,715	\$501,126	44.07%
20	AUTO OWNERS INSURANCE COMPANY	1.52%	\$942,935	\$983,550	\$608,944	\$568,804	57.83%
21	CANAL INSURANCE COMPANY	1.46%	\$900,262	\$1,116,050	\$682,641	\$609,043	54.57%
22	TRAVELERS INDEMNITY COMPANY	1.40%	\$866,194	\$569,523	\$204,718	\$82,832	14.54%
23	SECURA INSURANCE A MUTUAL COMPANY	1.38%	\$855,834	\$869,473	\$432,468	\$593,651	68.28%
24	LINCOLN GENERAL INSURANCE COMPANY	1.05%	\$648,719	\$888,043	\$2,142,527	\$204,072	22.98%
25	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.05%	\$648,579	\$646,734	\$256,138	\$212,536	32.86%
26	SHELTER GENERAL INSURANCE COMPANY	1.01%	\$624,434	\$610,794	\$325,030	\$402,340	65.87%
27	ADDISON INSURANCE COMPANY	0.92%	\$567,618	\$592,185	\$144,267	\$135,158	22.82%
28	CAMERON MUTUAL INSURANCE COMPANY	0.92%	\$566,255	\$584,259	\$316,216	\$279,751	47.88%
29	FEDERAL INSURANCE COMPANY	0.90%	\$559,472	\$562,242	\$132,415	\$116,852	20.78%
30	NATIONAL CASUALTY COMPANY	0.89%	\$550,192	\$589,873	\$590,568	\$552,386	93.64%
31	CHURCH MUTUAL INSURANCE COMPANY	0.83%	\$511,246	\$503,066	\$160,435	\$596,960	118.66%
32	GATEWAY INSURANCE COMPANY	0.82%	\$504,355	\$464,165	\$133,673	\$132,968	28.65%
33	STATE NATIONAL INSURANCE COMPANY INC	0.78%	\$482,021	\$412,593	\$156,975	\$422,563	102.42%
34	SENTRY INSURANCE A MUTUAL COMPANY	0.75%	\$465,052	\$521,450	\$83,934	\$67,449	12.93%
35	EVEREST NATIONAL INSURANCE COMPANY	0.70%	\$435,398	\$316,377	\$14,536	\$100,459	31.75%
36	COLUMBIA MUTUAL INSURANCE COMPANY	0.61%	\$379,900	\$400,502	\$164,090	\$165,331	41.28%
37	SAGAMORE INSURANCE COMPANY	0.61%	\$377,033	\$490,620	\$233,613	\$9,804	2.00%
38	STATE FARM FIRE AND CASUALTY COMPANY	0.61%	\$375,275	\$391,472	\$92,688	\$85,947	21.95%
39	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.56%	\$345,315	-\$64,188	\$82,654	\$110,545	-172.22%
40	HAULERS INSURANCE COMPANY INC	0.56%	\$343,965	\$342,133	\$139,197	\$172,041	50.28%
41	REDLAND INSURANCE COMPANY	0.54%	\$332,908	\$254,985	\$63,590	\$175,875	68.97%
42	PHOENIX INSURANCE COMPANY THE	0.52%	\$320,265	\$324,223	\$77,999	\$95,804	29.55%
43	NATIONAL INDEMNITY COMPANY	0.51%	\$316,635	\$354,450	\$145,414	\$156,115	44.04%
44	MAXUM CASUALTY INSURANCE COMPANY	0.47%	\$290,988	\$251,619	\$71,501	\$86,509	34.38%
45	AMERICAN STATES INSURANCE COMPANY	0.47%	\$288,719	\$329,567	\$308,335	\$226,340	68.68%
46	CONTINENTAL INSURANCE COMPANY THE	0.46%	\$284,538	\$326,735	\$106,369	\$150,535	46.07%
47	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.45%	\$280,229	\$284,579	\$241,321	\$218,914	76.93%
48	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.45%	\$279,307	\$308,210	\$61,415	\$82,583	26.79%
49	CRUM & FORSTER INDEMNITY COMPANY	0.45%	\$278,324	\$183,914	\$0	\$41,812	22.73%
50	TRANSGUARD INSURANCE CO OF AMERICA INC	0.44%	\$272,621	\$292,619	\$32,016	\$54,048	18.47%
51	OLD REPUBLIC INSURANCE COMPANY	0.44%	\$271,392	\$309,889	\$38,911	-\$40,540	-13.08%
52	NORTHFIELD INSURANCE COMPANY	0.42%	\$260,245	\$270,715	\$83,463	\$55,122	20.36%
53	ALLSTATE INDEMNITY COMPANY	0.42%	\$258,098	\$313,871	\$99,041	\$75,602	24.09%
54	TRANSPORTATION INSURANCE COMPANY	0.41%	\$256,307	\$255,707	\$101,724	\$49,399	19.32%
55	GREAT NORTHERN INSURANCE COMPANY	0.40%	\$244,743	\$229,081	\$85,056	\$102,704	44.83%
56	LANCER INSURANCE COMPANY	0.38%	\$234,393	\$255,984	\$222,971	\$25,180	9.84%
57	ARGONAUT MIDWEST INSURANCE COMPANY	0.38%	\$233,686	\$251,462	\$36,438	\$182,391	72.53%
58	UNITED STATES FIRE INSURANCE COMPANY	0.36%	\$219,990	\$832,455	\$295,575	\$148,607	17.85%
59	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.35%	\$218,280	\$433,927	\$36,836	\$102,592	23.64%
60	REGENT INSURANCE COMPANY	0.35%	\$217,597	\$218,964	\$295,397	\$438	0.20%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	NATIONAL AMERICAN INSURANCE COMPANY	0.35%	\$213,605	\$187,382	\$84,105	-\$29,487	-15.74%
62	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.34%	\$212,547	\$231,863	\$117,246	\$92,897	40.07%
63	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.34%	\$207,767	\$184,720	\$132,697	\$71,119	38.50%
64	VALLEY FORGE INSURANCE COMPANY	0.33%	\$206,438	\$235,005	\$80,415	\$90,685	38.59%
65	ALLSTATE INSURANCE COMPANY	0.31%	\$189,427	\$193,509	\$26,763	\$23,617	12.20%
66	SHELTER MUTUAL INSURANCE COMPANY	0.30%	\$188,662	\$189,505	\$59,914	\$191,656	101.14%
67	GRANITE STATE INSURANCE COMPANY	0.28%	\$174,890	\$203,054	\$40,041	\$171,113	84.27%
68	GENERAL INSURANCE COMPANY OF AMERICA	0.26%	\$163,208	\$169,821	\$148,121	\$150,723	88.75%
69	AMERICAN SERVICE INSURANCE COMPANY	0.26%	\$160,425	\$166,487	\$78,878	\$115,385	69.31%
70	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.25%	\$155,497	\$141,971	\$15,160	\$32,829	23.12%
71	STONINGTON INSURANCE COMPANY	0.25%	\$152,391	\$238,012	\$83,821	\$49,732	20.89%
72	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.24%	\$148,131	\$132,357	\$111,917	\$129,496	97.84%
73	SPARTA INSURANCE COMPANY	0.23%	\$145,266	\$33,675	\$0	\$20,276	60.21%
74	WAUSAU BUSINESS INSURANCE COMPANY	0.18%	\$108,605	\$97,732	\$41,345	\$29,423	30.11%
75	LIBERTY MUTUAL INSURANCE COMPANY	0.17%	\$104,300	\$90,627	\$10,532	\$9,433	10.41%
76	FEDERATED MUTUAL INSURANCE COMPANY	0.17%	\$103,456	\$100,630	\$441,465	\$73,148	72.69%
77	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$103,253	\$121,029	\$66,307	\$84,921	70.17%
78	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.15%	\$93,267	\$85,510	\$41,697	\$235,424	275.32%
79	AIG NATIONAL INSURANCE COMPANY INC	0.14%	\$86,971	\$93,101	\$29,074	\$121,013	129.98%
80	NORTH RIVER INSURANCE COMPANY THE	0.13%	\$83,423	\$72,572	\$158,530	\$81,626	112.48%
81	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.13%	\$82,999	\$89,550	\$48,888	\$48,888	54.59%
82	HUDSON INSURANCE COMPANY	0.12%	\$76,381	\$76,381	\$3,576	\$33,500	43.86%
83	SENTRY CASUALTY COMPANY	0.12%	\$71,673	\$37,982	\$3,666	\$19,341	50.92%
84	NEW HAMPSHIRE INSURANCE COMPANY	0.11%	\$69,807	\$60,888	\$834,322	\$1,113,511	1828.79%
85	AMERICAN FARMERS & RANCHERS INSURANCE CO	0.11%	\$68,983	\$70,295	\$19,143	-\$179,915	-255.94%
86	LM INSURANCE CORPORATION	0.11%	\$66,546	\$62,491	\$17,351	\$20,855	33.37%
87	AMCO INSURANCE COMPANY	0.11%	\$66,504	\$61,962	\$42,022	\$49,499	79.89%
88	ILLINOIS NATIONAL INSURANCE COMPANY	0.11%	\$65,785	\$59,628	\$28,378	\$16,003	26.84%
89	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.10%	\$61,627	\$80,071	\$9,318	\$9,548	11.92%
90	LIBERTY INSURANCE CORPORATION	0.09%	\$57,964	\$70,052	\$27,698	\$8,635	12.33%
91	BANCINSURE INC	0.09%	\$54,615	\$51,982	\$0	\$0	0.00%
92	GRINNELL MUTUAL REINSURANCE COMPANY	0.09%	\$53,930	\$55,363	\$8,243	\$8,614	15.56%
93	FLORISTS MUTUAL INSURANCE COMPANY	0.08%	\$51,449	\$62,478	\$38,318	\$38,669	61.89%
94	AMERICAN HOME ASSURANCE COMPANY	0.08%	\$50,603	\$51,820	-\$125,137	\$253,107	488.43%
95	SECURITY NATIONAL INSURANCE COMPANY	0.08%	\$50,399	\$63,728	\$5,438	\$53,304	83.64%
96	PRAETORIAN INSURANCE COMPANY	0.08%	\$48,733	\$62,689	\$86,604	-\$8,725	-13.92%
97	ACUITY A MUTUAL INSURANCE COMPANY	0.07%	\$45,897	\$45,028	\$618,835	\$660,814	1467.56%
98	QBE INSURANCE CORPORATION	0.07%	\$40,294	\$5,669	-\$22,249	\$8,402	148.21%
99	NATIONAL TRUST INSURANCE COMPANY	0.06%	\$36,989	\$5,351	\$0	\$338	6.32%
100	PENN MILLERS INSURANCE COMPANY	0.06%	\$36,377	\$30,135	\$41,522	\$21,522	71.42%
101	MASSACHUSETTS BAY INSURANCE COMPANY	0.05%	\$33,982	\$28,853	\$971	\$4,084	14.15%
102	CONSUMERS INSURANCE USA INC	0.05%	\$33,646	\$33,428	\$8,597	\$13,240	39.61%
103	STRATFORD INSURANCE COMPANY	0.05%	\$29,410	\$35,081	\$14,154	\$27,364	78.00%
104	SUA INSURANCE COMPANY	0.05%	\$29,184	\$27,253	\$2,642	\$53,521	196.39%
105	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.04%	\$27,056	\$26,069	\$826	-\$6,460	-24.78%
106	CHRYSLER INSURANCE COMPANY	0.04%	\$24,906	\$35,276	\$8,444	-\$97,421	-276.17%
107	NATIONWIDE MUTUAL INSURANCE COMPANY	0.04%	\$24,612	\$27,156	\$14,415	\$31,057	114.37%
108	SCOTTSDALE INDEMNITY COMPANY	0.04%	\$23,896	\$21,926	\$663	\$14,924	68.07%
109	AUSTIN MUTUAL INSURANCE COMPANY	0.04%	\$23,403	\$9,449	\$5,756	\$5,806	61.45%
110	HANOVER INSURANCE COMPANY THE	0.04%	\$23,378	\$23,907	\$59,197	\$58,103	243.04%
111	INFINITY STANDARD INSURANCE COMPANY	0.04%	\$22,767	\$31,590	\$27,297	\$15,083	47.75%
112	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$18,337	\$18,016	\$0	\$1,184	6.57%
113	SENECA INSURANCE COMPANY INC	0.03%	\$17,058	\$17,373	\$0	-\$1,966	-11.32%
114	INFINITY AUTO INSURANCE COMPANY	0.03%	\$16,477	\$17,946	\$27,906	\$29,559	164.71%
115	AMERICAN RELIABLE INSURANCE COMPANY	0.03%	\$16,264	\$13,339	\$11,666	\$12,985	97.35%
116	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$14,932	\$14,125	\$16,475	\$22,775	161.24%
117	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$14,557	\$15,474	\$2,954	-\$336	-2.17%
118	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.02%	\$14,385	\$9,889	\$1,357	-\$3,042	-30.76%
119	CONTINENTAL WESTERN INSURANCE COMPANY	0.02%	\$13,695	\$13,733	\$1,300	\$1,300	9.47%
120	DELOS INSURANCE COMPANY	0.02%	\$12,184	\$2,963	-\$27	\$3,224	108.81%



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$10,959	\$0	\$0	\$0	N/A
122	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$10,771	\$13,010	\$226,685	\$272,136	2091.74%
123	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$10,715	\$11,582	\$45,686	\$24,054	207.68%
124	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$8,762	\$11,299	\$458	-\$123	-1.09%
125	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.01%	\$7,920	\$4,044	\$2,040	\$2,370	58.61%
126	SOUTHERN INSURANCE COMPANY	0.01%	\$7,324	\$6,691	\$3,564	-\$501	-7.49%
127	WESTPORT INSURANCE CORPORATION	0.01%	\$6,856	\$10,615	\$10,149	\$12,227	115.19%
128	STAR INSURANCE COMPANY	0.01%	\$5,050	\$4,049	\$0	\$0	0.00%
129	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.01%	\$4,539	\$3,062	-\$65,278	-\$69,504	-2269.89%
130	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$4,255	\$4,266	\$527	\$621	14.56%
131	OAK RIVER INSURANCE COMPANY	0.01%	\$3,624	\$4,322	\$0	-\$13,394	-309.90%
132	ULLICO CASUALTY COMPANY	0.01%	\$3,330	\$841	\$0	-\$257	-30.56%
133	SENTINEL INSURANCE COMPANY LTD	0.00%	\$2,988	\$0	\$0	\$0	N/A
134	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$2,038	\$316	\$0	\$0	0.00%
135	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$1,972	\$5,113	\$8,825	\$5,819	113.81%
136	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.00%	\$1,448	\$1,859	\$217	\$1,146	61.65%
137	ARGONAUT INSURANCE COMPANY	0.00%	\$1,296	\$1,025	\$162	\$191	18.63%
138	NATIONAL CONTINENTAL INSURANCE COMPANY	0.00%	\$1,275	\$269	\$0	\$0	0.00%
139	AGCS MARINE INSURANCE COMPANY	0.00%	\$1,228	\$1,228	\$0	-\$180,314	-14683.55%
140	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$905	\$905	\$462,916	\$524,136	57915.58%
141	PACIFIC INDEMNITY COMPANY	0.00%	\$855	\$749	\$0	\$141	18.83%
142	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$839	\$839	\$23,389	\$29,994	3574.97%
143	DEPOSITORS INSURANCE COMPANY	0.00%	\$824	\$619	\$0	\$15	2.42%
144	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$808	\$741	\$738,120	\$135,976	18350.34%
145	CINCINNATI INSURANCE COMPANY THE	0.00%	\$649	\$2,569	\$0	\$0	0.00%
146	XL SPECIALTY INSURANCE COMPANY	0.00%	\$626	\$101,540	\$57,601	\$272,682	268.55%
147	VIGILANT INSURANCE COMPANY	0.00%	\$547	\$759	\$0	\$90	11.86%
148	MID-CONTINENT INSURANCE COMPANY	0.00%	\$414	\$285	\$0	\$0	0.00%
149	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	0.00%	\$181	\$182	\$0	\$0	0.00%
150	WESCO INSURANCE COMPANY	0.00%	\$128	\$51	\$2	\$0	0.00%
151	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$2	\$1	\$959	\$1,175	117500.00%
152	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$190,029	\$236,562	23656200.00%
153	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$80,916	\$50,612	N/A
154	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$17,822	\$1,877	N/A
155	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$6,213	\$10,198	N/A
156	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$44	N/A
157	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
158	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$319	\$319	N/A
159	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$3,706	\$6,413	N/A
160	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$45,408	\$59,910	N/A
161	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.00%	\$0	\$0	\$144,178	\$146,641	N/A
162	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$2,119	N/A
163	AMERICAN MANUFACTURERS MUTUAL INS COMPANY	0.00%	\$0	\$0	\$23,816	\$22,529	N/A
164	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$1,215	\$1,215	N/A
165	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.00%	\$0	\$0	\$51,479	\$71,945	N/A
166	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$52,047	\$47,850	N/A
167	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$210,707	\$210,707	N/A
168	AMERISURE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$133,984	\$133,984	N/A
169	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$6,323	N/A
170	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$106	N/A
171	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$17,222	\$17,222	N/A
172	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$3,194	\$3,150	N/A
173	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,280	N/A
174	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	0.00%	\$0	\$0	\$10	\$11	N/A
175	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$3	N/A
176	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$17,100	\$20,208	N/A
177	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$82	N/A
178	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$7,705	-\$285,809	N/A
179	CLEARWATER INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,782	-\$64,370	N/A
180	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$1,073	\$1,073	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

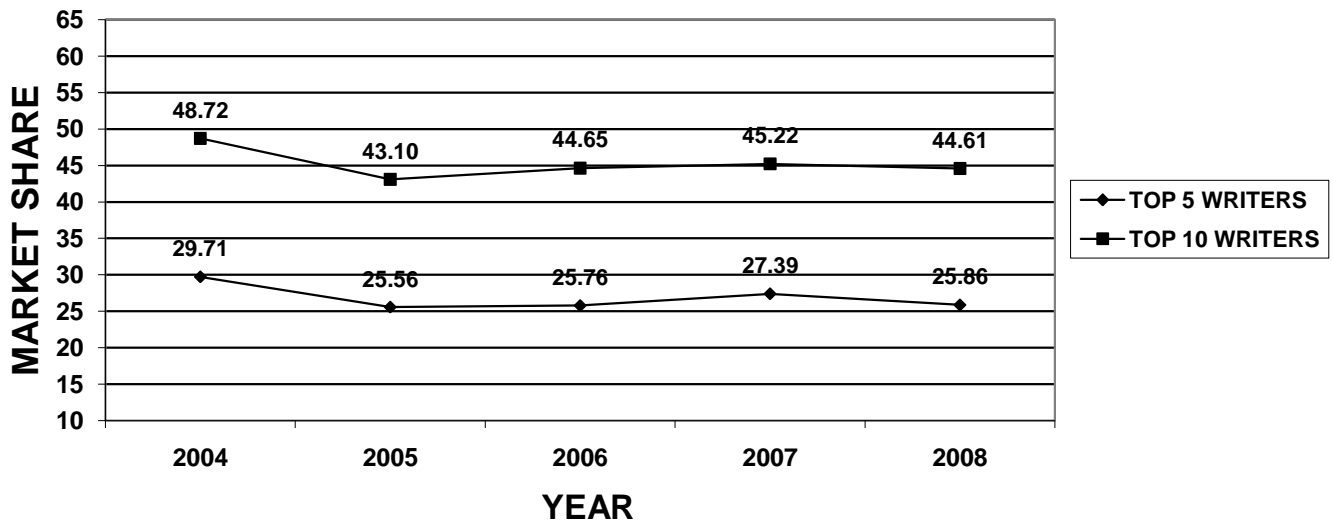
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
181	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$13,685	\$13,754	N/A
182	DISCOVER PROPERTY AND CASUALTY INS COMPANY	0.00%	\$0	\$0	\$0	\$167	N/A
183	EMCASCO INSURANCE COMPANY	0.00%	\$0	\$0	\$61,762	\$76,266	N/A
184	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$79,460	\$78,923	N/A
185	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$351,540	\$334,189	N/A
186	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$450	N/A
187	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$141,515	\$141,176	N/A
188	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
189	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$1	N/A
190	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$0	\$0	\$24,254	\$24,265	N/A
191	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
192	GEICO INDEMNITY COMPANY	0.00%	\$0	\$0	\$96	-\$1,284	N/A
193	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$7	\$11	N/A
194	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$81	\$115	N/A
195	GUIDEONE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$51,304	\$64,613	N/A
196	HARLEYSVILLE INSURANCE COMPANY	0.00%	\$0	\$0	\$29,330	\$29,330	N/A
197	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$6,900	\$12,938	N/A
198	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$12,103	N/A
199	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$3,958	N/A
200	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$92,029	\$54,442	N/A
201	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$13,972	\$15,675	N/A
202	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$1,023	\$89,053	N/A
203	MITSUMI SUMITOMO INSURANCE USA INC	0.00%	\$0	\$0	-\$2,784	\$8,318	N/A
204	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$4,507	\$6,466	N/A
205	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$8	\$8	N/A
206	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
207	NATIONWIDE PROPERTY & CASUALTY INS COMPANY	0.00%	\$0	\$0	\$0	\$26	N/A
208	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$20	N/A
209	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	-\$16	\$94,959	\$88,643	-554018.75%
210	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
211	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.00%	\$0	\$0	\$920	-\$6,580	N/A
212	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$77,641	\$88,837	N/A
213	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,320	-\$19,770	N/A
214	PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,144	N/A
215	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00%	\$0	\$0	\$48,878	\$66,916	N/A
216	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,409	N/A
217	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.00%	\$0	\$0	\$1,205	-\$23,650	N/A
218	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$33	\$56	N/A
219	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.00%	\$0	\$0	\$129,148	\$132,698	N/A
220	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.00%	\$0	\$0	\$10,198	\$13,198	N/A
221	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$12	\$115,284	\$115,482	962350.00%
222	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$7,509	\$7,505	N/A
223	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
224	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$31,079	\$31,064	N/A
225	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$849	N/A
226	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$140,487	-\$108,338	N/A
227	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$7,658	N/A
228	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$2,751	N/A
229	TRAVELERS CASUALTY INS COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$220	N/A
230	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$208	N/A
231	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$202,455	\$207,205	N/A
232	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27,018	N/A
233	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$0	\$61	\$89	N/A
234	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$42,345	\$60,966	N/A
235	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$3,451	\$3,456	N/A
236	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$128,671	\$133,410	N/A
237	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$12,360	\$13,860	N/A
238	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$70,125	\$64,410	N/A
239	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,198	N/A
240	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	\$6,716	N/A
241	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$52,367	\$56,996	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

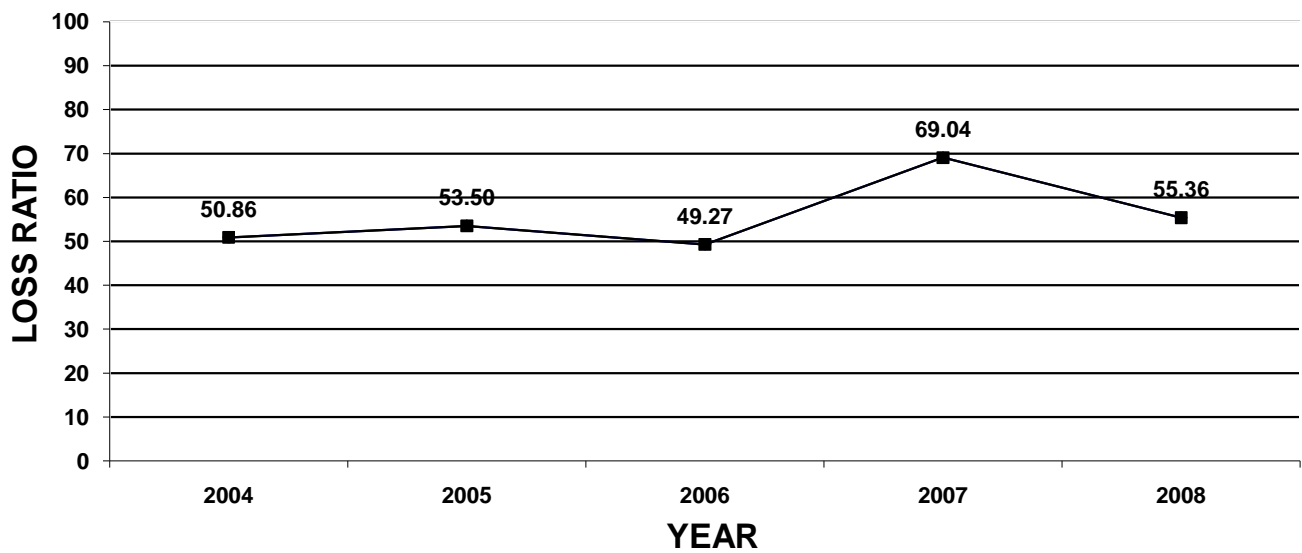
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
242	UNIVERSAL UNDERWRITERS OF TEXAS INS COMPANY	0.00%	-\$1	\$91	\$670	\$271	297.80%
243	GREENWICH INSURANCE COMPANY	0.00%	-\$4	\$137,782	\$0	-\$417,606	-303.09%
244	MID-CONTINENT CASUALTY COMPANY	0.00%	-\$36	\$22	\$0	\$0	0.00%
245	GEICO GENERAL INS CO	0.00%	-\$40	-\$16	\$3,702	\$3,042	-19012.50%
246	AIG CASUALTY COMPANY	0.00%	-\$125	-\$50	\$0	\$0	0.00%
247	FIREMANS FUND INSURANCE COMPANY	0.00%	-\$417	-\$417	\$8,341	\$72,298	-17337.65%
248	ONEBEACON INSURANCE COMPANY	-0.01%	-\$3,657	-\$3,657	-\$4,496	-\$6,124	167.46%
249	NATIONAL SPECIALTY INSURANCE COMPANY	-0.01%	-\$5,669	-\$5,389	\$0	\$3,657	-67.86%
250	FIRST LIBERTY INSURANCE CORP THE	-0.02%	-\$14,249	-\$11,985	\$0	\$10,000	-83.44%
251	PROGRESSIVE CASUALTY INSURANCE COMPANY	-0.13%	-\$80,937	\$435,116	\$226,988	\$182,461	41.93%
	TOTAL	100.00%	\$61,865,392	\$63,274,235	\$39,871,431	\$35,026,063	55.36%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Liability Property Damage)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EMPIRE FIRE AND MARINE INSURANCE CO	29.49%	\$2,664,872	\$2,785,535	\$6,255,435	\$4,656,416	167.16%
2	CINCINNATI INSURANCE COMPANY THE	3.65%	\$329,400	\$315,838	\$45,217	\$65,200	20.64%
3	DISCOVER PROPERTY AND CASUALTY INS COMPANY	3.51%	\$317,303	\$315,544	\$123,090	\$4,864,512	1541.63%
4	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3.38%	\$305,759	\$324,736	\$73,657	\$42,808	13.18%
5	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	2.50%	\$226,114	\$237,657	\$39,194	\$918	0.39%
6	UNIVERSAL UNDERWRITERS INS CO	2.45%	\$221,798	\$227,678	-\$22,697	-\$53,102	-23.32%
7	ZURICH AMERICAN INSURANCE COMPANY	2.29%	\$207,096	\$239,671	\$208	\$10,208	4.26%
8	CHARTER OAK FIRE INSURANCE CO THE	2.08%	\$187,909	\$180,230	\$9,100	\$63,962	35.49%
9	CONTINENTAL WESTERN INSURANCE COMPANY	1.96%	\$176,846	\$184,588	\$26,615	\$41,722	22.60%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.83%	\$165,780	\$167,241	\$36,882	\$18,949	11.33%
11	UNITED FIRE AND CASUALTY COMPANY	1.62%	\$146,237	\$145,279	\$12,924	\$28,229	19.43%
12	ARGONAUT MIDWEST INSURANCE COMPANY	1.47%	\$132,422	\$142,495	\$20,648	\$103,355	72.53%
13	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.39%	\$125,342	\$127,484	\$67,962	\$64,866	50.88%
14	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	1.34%	\$120,962	\$121,479	\$0	\$0	0.00%
15	ACUITY A MUTUAL INSURANCE COMPANY	1.31%	\$117,915	\$113,461	\$3,193	\$8,778	7.74%
16	OWNERS INSURANCE COMPANY	1.13%	\$102,385	\$101,359	\$46,498	\$42,438	41.87%
17	CAMERON MUTUAL INSURANCE COMPANY	1.06%	\$95,972	\$98,319	\$12,529	\$4,866	4.95%
18	ARTISAN AND TRUCKERS CASUALTY COMPANY	1.03%	\$93,485	\$50,001	\$47,607	\$58,045	116.09%
19	SECURA INSURANCE A MUTUAL COMPANY	1.03%	\$93,292	\$94,776	\$12,037	\$19,226	20.29%
20	CONSUMERS INSURANCE USA INC	1.00%	\$90,497	\$87,936	\$23,122	\$35,613	40.50%
21	AMERICAN STATES INSURANCE COMPANY	0.99%	\$89,727	\$102,276	\$12,196	\$23,043	22.53%
22	GRINNELL MUTUAL REINSURANCE COMPANY	0.97%	\$87,735	\$88,810	\$14,863	\$4,648	5.23%
23	EMPLOYERS MUTUAL CASUALTY COMPANY	0.90%	\$81,596	\$87,579	\$5,000	\$1,417	1.62%
24	MIDWESTERN INDEMNITY COMPANY THE	0.90%	\$81,206	\$89,101	\$7,833	\$28,424	31.90%
25	COLUMBIA MUTUAL INSURANCE COMPANY	0.86%	\$78,040	\$80,757	\$9,158	\$21,743	26.92%
26	UNITED FINANCIAL CASUALTY COMPANY	0.86%	\$77,525	\$88,084	\$25,419	\$18,542	21.05%
27	AMERISURE INSURANCE COMPANY	0.85%	\$76,856	\$74,226	\$0	\$0	0.00%
28	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.84%	\$75,726	\$84,260	\$4,184	\$6,034	7.16%
29	SENTRY SELECT INSURANCE COMPANY	0.80%	\$72,349	\$49,009	\$28,673	\$15,230	31.08%
30	GENERAL CASUALTY COMPANY OF WISCONSIN	0.79%	\$71,443	\$74,396	\$0	\$6,282	8.44%
31	AUTO OWNERS INSURANCE COMPANY	0.73%	\$65,831	\$69,760	\$36,986	\$37,557	53.84%
32	TRAVELERS INDEMNITY COMPANY	0.67%	\$60,460	\$45,704	\$1,414	\$25,661	56.15%
33	NETHERLANDS INSURANCE COMPANY THE	0.65%	\$58,576	\$55,445	\$12,644	\$18,736	33.79%
34	AMERICAN ZURICH INSURANCE COMPANY	0.65%	\$58,346	\$48,821	\$0	\$0	0.00%
35	SHELTER MUTUAL INSURANCE COMPANY	0.63%	\$57,307	\$59,803	\$11,411	\$36,501	61.04%
36	HAWKEYE SECURITY INSURANCE COMPANY	0.61%	\$54,876	\$65,895	\$5,466	\$4,872	7.39%
37	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.59%	\$52,908	\$37,306	\$0	\$0	0.00%
38	SHELTER GENERAL INSURANCE COMPANY	0.57%	\$51,748	\$50,234	\$2,000	\$2,476	4.93%
39	AMERISURE MUTUAL INSURANCE COMPANY	0.56%	\$50,719	\$54,549	\$7,412	\$7,412	13.59%
40	GENERAL INSURANCE COMPANY OF AMERICA	0.55%	\$49,499	\$53,631	\$2,521	\$8,447	15.75%
41	HAULERS INSURANCE COMPANY INC	0.54%	\$49,046	\$48,785	\$4,499	\$12,580	25.79%
42	FEDERAL INSURANCE COMPANY	0.53%	\$48,019	\$48,517	\$0	-\$2,173	-4.48%
43	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.53%	\$47,463	\$33,392	\$0	\$0	0.00%
44	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.52%	\$47,351	\$47,144	\$6,000	\$2,272	4.82%
45	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.49%	\$44,663	\$55,251	\$196,885	\$314,480	569.18%
46	BROTHERHOOD MUTUAL INSURANCE CO	0.48%	\$43,658	\$60,071	\$11,400	\$2,529	4.21%
47	EMCASCO INSURANCE COMPANY	0.48%	\$43,342	\$36,728	\$0	\$0	0.00%
48	FEDERATED MUTUAL INSURANCE COMPANY	0.47%	\$42,581	\$44,336	\$968	-\$3,814	-8.60%
49	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.47%	\$42,442	\$43,944	\$8,426	\$8,252	18.78%
50	SENTINEL INSURANCE COMPANY LTD	0.47%	\$42,178	\$31,047	\$3,259	\$5,531	17.81%
51	PHOENIX INSURANCE COMPANY THE	0.45%	\$41,102	\$40,782	\$95	\$35,489	87.02%
52	PEERLESS INSURANCE COMPANY	0.42%	\$38,295	\$39,629	\$5,115	\$6,082	15.35%
53	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.42%	\$38,152	\$40,906	\$1,955	\$6,299	15.40%
54	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.41%	\$37,159	\$32,763	\$1,000	\$5,252	16.03%
55	NEW HAMPSHIRE INSURANCE COMPANY	0.39%	\$35,600	\$23,310	\$0	\$0	0.00%
56	ADDISON INSURANCE COMPANY	0.38%	\$33,970	\$35,496	\$0	-\$1,000	-2.82%
57	AMERICAN ECONOMY INSURANCE COMPANY	0.35%	\$31,713	\$37,685	\$6,281	\$10,417	27.64%
58	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.34%	\$30,907	\$30,335	\$0	\$7,814	25.76%
59	PEERLESS INDEMNITY INSURANCE COMPANY	0.34%	\$30,514	\$20,624	\$0	\$0	0.00%
60	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.33%	\$29,760	\$29,614	\$0	-\$9,000	-30.39%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	TRUCK INSURANCE EXCHANGE	0.32%	\$29,310	\$26,897	\$28,829	\$32,592	121.17%
62	GUIDEONE MUTUAL INSURANCE COMPANY	0.32%	\$28,993	\$29,164	\$8,642	\$16,988	58.25%
63	BITUMINOUS CASUALTY CORPORATION	0.32%	\$28,599	\$31,132	\$0	-\$1,205	-3.87%
64	TWIN CITY FIRE INSURANCE COMPANY	0.31%	\$27,819	\$24,561	\$0	\$0	0.00%
65	ARCH INSURANCE COMPANY	0.30%	\$27,033	\$23,790	\$0	\$0	0.00%
66	PENNSYLVANIA LUMBERMENS MUTUAL INS COMPANY	0.29%	\$26,621	\$17,281	\$0	\$0	0.00%
67	NATIONAL INDEMNITY COMPANY	0.29%	\$26,105	\$28,694	\$0	-\$5,963	-20.78%
68	GREAT NORTHERN INSURANCE COMPANY	0.27%	\$24,260	\$22,859	\$3,148	\$4,576	20.02%
69	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.27%	\$24,037	\$29,859	\$0	-\$8,313	-27.84%
70	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.27%	\$24,029	\$20,017	\$0	\$3,839	19.18%
71	CONTINENTAL CASUALTY COMPANY	0.24%	\$22,134	\$54,582	\$5,000	\$0	0.00%
72	HARTFORD FIRE INSURANCE COMPANY	0.24%	\$22,001	\$23,771	\$0	\$0	0.00%
73	ALLSTATE INDEMNITY COMPANY	0.24%	\$21,852	\$27,509	\$6,417	\$3,985	14.49%
74	REGENT INSURANCE COMPANY	0.24%	\$21,830	\$22,103	\$0	-\$2,393	-10.83%
75	OHIO CASUALTY INSURANCE COMPANY	0.23%	\$21,044	\$24,472	\$2,487	-\$10,754	-43.94%
76	WAUSAU BUSINESS INSURANCE COMPANY	0.22%	\$19,532	\$14,210	\$1,169	\$604	4.25%
77	AMERICAN FIRE & CASUALTY COMPANY	0.21%	\$19,076	\$18,867	\$0	\$0	0.00%
78	COMMERCE AND INDUSTRY INSURANCE CO	0.21%	\$18,561	\$14,741	\$0	\$0	0.00%
79	WEST AMERICAN INSURANCE COMPANY	0.20%	\$18,314	\$21,692	\$0	\$0	0.00%
80	ALLSTATE INSURANCE COMPANY	0.20%	\$18,248	\$18,882	\$0	-\$4,108	-21.76%
81	LIBERTY MUTUAL INSURANCE COMPANY	0.20%	\$18,198	\$14,811	\$0	\$0	0.00%
82	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.20%	\$17,740	\$12,079	\$5,000	\$4,999	41.39%
83	VALLEY FORGE INSURANCE COMPANY	0.19%	\$17,488	\$18,345	\$0	\$0	0.00%
84	CONTINENTAL INSURANCE COMPANY THE	0.19%	\$17,252	\$53,202	\$0	\$0	0.00%
85	ST PAUL MERCURY INSURANCE COMPANY	0.18%	\$16,240	\$10,802	\$0	-\$2,121	-19.64%
86	GRANITE STATE INSURANCE COMPANY	0.18%	\$16,007	\$20,038	\$0	-\$19,026	-94.95%
87	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.18%	\$15,939	\$7,190	\$0	\$0	0.00%
88	FEDERATED SERVICE INSURANCE COMPANY	0.17%	\$14,980	\$15,606	\$5,027	\$5,767	36.95%
89	STATE FARM FIRE AND CASUALTY COMPANY	0.16%	\$14,875	\$15,558	\$4,152	\$4,913	31.58%
90	GREAT DIVIDE INSURANCE COMPANY	0.16%	\$14,557	\$15,473	\$2,954	-\$336	-2.17%
91	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.16%	\$14,541	\$17,164	\$0	\$0	0.00%
92	FARMERS INSURANCE EXCHANGE	0.16%	\$14,463	\$14,427	\$0	\$5,257	36.44%
93	TRANSPORTATION INSURANCE COMPANY	0.16%	\$14,428	\$14,513	\$0	\$0	0.00%
94	STONINGTON INSURANCE COMPANY	0.14%	\$13,063	\$20,402	\$7,185	\$4,263	20.90%
95	PHARMACISTS MUTUAL INSURANCE COMPANY	0.14%	\$13,056	\$13,008	\$0	-\$4,145	-31.87%
96	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.14%	\$12,465	\$11,426	\$13,209	\$19,759	172.93%
97	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.14%	\$12,418	\$12,332	\$0	\$3,966	32.16%
98	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.13%	\$11,957	\$9,686	-\$613	-\$613	-6.33%
99	LM INSURANCE CORPORATION	0.13%	\$11,569	\$11,092	\$0	\$0	0.00%
100	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.13%	\$11,555	\$10,456	\$0	-\$150	-1.43%
101	GREAT WEST CASUALTY COMPANY	0.12%	\$11,063	\$10,832	-\$308	-\$308	-2.84%
102	NORTHFIELD INSURANCE COMPANY	0.12%	\$10,562	\$12,132	\$7,260	\$5,280	43.52%
103	HARTFORD CASUALTY INSURANCE CO	0.11%	\$9,701	\$13,177	\$0	\$0	0.00%
104	SAGAMORE INSURANCE COMPANY	0.09%	\$8,484	\$10,666	\$4,261	-\$1,067	-10.00%
105	LIBERTY INSURANCE CORPORATION	0.09%	\$7,778	\$8,754	\$0	\$0	0.00%
106	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.08%	\$7,419	\$13,430	\$0	\$0	0.00%
107	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.08%	\$7,315	\$3,148	\$0	\$803	25.51%
108	MARYLAND CASUALTY COMPANY	0.08%	\$7,207	\$9,722	\$5,000	\$5,000	51.43%
109	BITUMINOUS FIRE AND MARINE INS CO	0.08%	\$6,924	\$6,573	\$0	\$1,248	18.99%
110	MASSACHUSETTS BAY INSURANCE COMPANY	0.07%	\$6,435	\$5,152	\$0	\$0	0.00%
111	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$6,240	\$6,655	\$0	\$12,569	188.87%
112	HARCO NATIONAL INSURANCE COMPANY	0.07%	\$6,004	\$20,248	\$249	\$4,000	19.76%
113	MID CENTURY INSURANCE COMPANY	0.06%	\$5,475	\$3,577	\$0	\$3,559	99.50%
114	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.06%	\$5,397	\$5,793	\$5,000	\$0	0.00%
115	NORTHLAND INSURANCE COMPANY	0.06%	\$5,200	\$5,738	\$0	\$0	0.00%
116	OLD REPUBLIC INSURANCE COMPANY	0.06%	\$5,122	\$5,505	\$0	-\$1,422	-25.83%
117	AIG NATIONAL INSURANCE COMPANY INC	0.05%	\$4,768	\$5,104	\$1,594	\$6,634	129.98%
118	RLI INSURANCE COMPANY	0.05%	\$4,765	\$3,931	\$0	\$323	8.22%
119	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$4,645	\$10,005	\$5,000	\$3,087	30.85%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

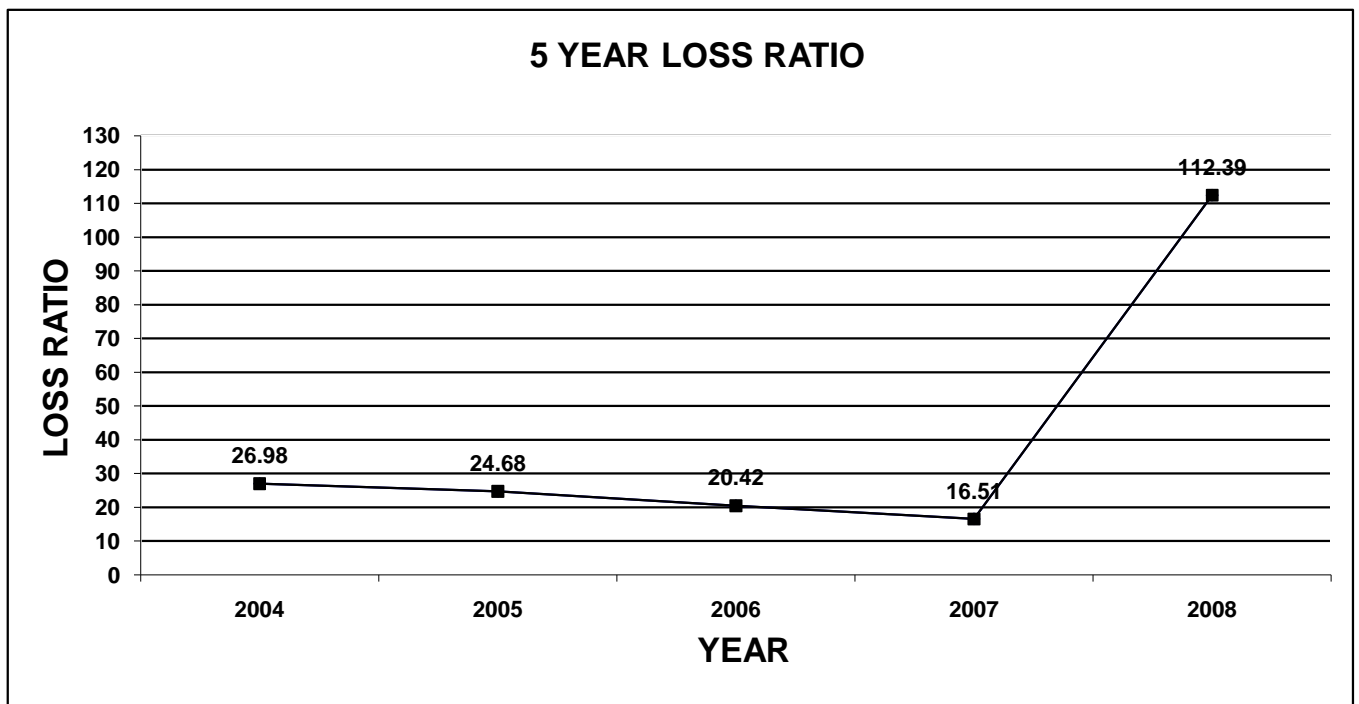
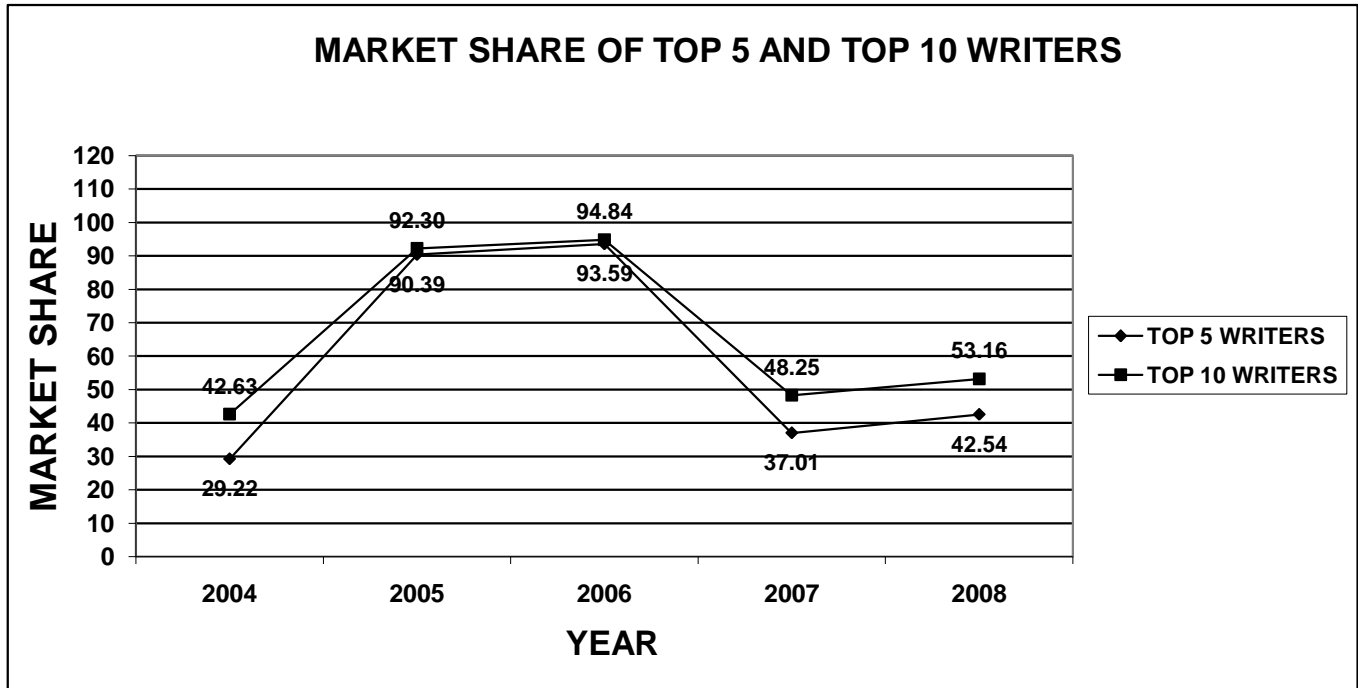
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	COOPERATIVE MUTUAL INSURANCE COMPANY	0.05%	\$4,384	\$4,739	\$18,693	\$9,842	207.68%
121	GREAT AMERICAN INSURANCE COMPANY	0.05%	\$4,379	\$3,653	\$0	\$281	7.69%
122	CHRYSLER INSURANCE COMPANY	0.05%	\$4,174	\$5,912	\$1,416	-\$16,327	-276.17%
123	MTSUI SUMITOMO INSURANCE USA INC	0.05%	\$4,124	\$3,864	\$0	\$2,773	71.77%
124	ST PAUL PROTECTIVE INSURANCE COMPANY	0.04%	\$4,029	\$3,594	\$0	\$1,642	45.69%
125	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.04%	\$3,830	\$4,575	\$15,966	-\$367,859	-8040.63%
126	QBE INSURANCE CORPORATION	0.04%	\$3,733	\$525	-\$2,061	\$778	148.19%
127	STAR INSURANCE COMPANY	0.04%	\$3,590	\$3,738	\$0	\$0	0.00%
128	STRATFORD INSURANCE COMPANY	0.04%	\$3,540	\$4,223	\$1,704	\$3,294	78.00%
129	PROPERTY & CASUALTY INS CO OF HARTFORD	0.04%	\$3,506	\$3,330	\$0	\$0	0.00%
130	MARKEL AMERICAN INSURANCE COMPANY	0.04%	\$3,218	\$2,101	\$0	-\$166	-7.90%
131	WESCO INSURANCE COMPANY	0.03%	\$3,035	\$1,766	\$160	\$7,865	445.36%
132	MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.03%	\$2,762	\$2,702	\$0	\$29,684	1098.59%
133	MARKEL INSURANCE COMPANY	0.03%	\$2,714	\$2,474	\$0	\$890	35.97%
134	COUNTRY MUTUAL INSURANCE COMPANY	0.03%	\$2,632	\$1,756	\$0	\$78	4.44%
135	WESTFIELD INSURANCE COMPANY	0.03%	\$2,566	\$2,494	\$0	\$612	24.54%
136	XL SPECIALTY INSURANCE COMPANY	0.03%	\$2,456	\$1,956	\$0	\$907	46.37%
137	SUA INSURANCE COMPANY	0.03%	\$2,445	\$2,283	\$221	\$4,484	196.41%
138	HANOVER INSURANCE COMPANY THE	0.02%	\$2,197	\$1,986	\$0	\$0	0.00%
139	WESTPORT INSURANCE CORPORATION	0.02%	\$2,176	\$3,369	\$0	\$3,881	115.20%
140	INFINITY STANDARD INSURANCE COMPANY	0.02%	\$2,126	\$3,230	\$0	-\$514	-15.91%
141	BANCINSURE INC	0.02%	\$1,918	\$1,871	\$447	-\$1,553	-83.00%
142	NATIONAL TRUST INSURANCE COMPANY	0.02%	\$1,788	\$235	\$0	\$15	6.38%
143	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$1,744	\$1,707	\$0	\$0	0.00%
144	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.02%	\$1,706	\$2,479	\$290	\$1,488	60.02%
145	INFINITY AUTO INSURANCE COMPANY	0.02%	\$1,665	\$1,685	\$0	-\$386	-22.91%
146	LANCER INSURANCE COMPANY	0.02%	\$1,379	\$1,316	\$0	-\$7,493	-569.38%
147	ASSURANCE COMPANY OF AMERICA	0.01%	\$1,266	\$1,187	\$5,000	\$5,000	421.23%
148	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$1,237	\$2,162	\$0	\$0	0.00%
149	UNION INSURANCE COMPANY OF PROVIDENCE	0.01%	\$1,098	\$271	\$0	\$0	0.00%
150	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$1,081	\$619	\$0	\$307	49.60%
151	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$995	\$995	\$0	\$0	0.00%
152	SOUTHERN INSURANCE COMPANY	0.01%	\$977	\$839	\$0	\$46	5.48%
153	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.01%	\$973	\$574	\$0	\$0	0.00%
154	MID-CONTINENT CASUALTY COMPANY	0.01%	\$881	\$882	\$0	-\$516	-58.50%
155	LINCOLN GENERAL INSURANCE COMPANY	0.01%	\$775	\$291	\$0	\$0	0.00%
156	MID-CONTINENT INSURANCE COMPANY	0.01%	\$753	\$566	\$0	\$0	0.00%
157	ARGONAUT INSURANCE COMPANY	0.01%	\$734	\$581	\$92	\$108	18.59%
158	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$664	\$660	\$0	\$0	0.00%
159	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.01%	\$525	\$1,557	\$0	\$0	0.00%
160	GREENWICH INSURANCE COMPANY	0.01%	\$476	\$1,002	-\$277	\$7,524	750.90%
161	MAXUM CASUALTY INSURANCE COMPANY	0.01%	\$458	\$458	\$0	\$129	28.17%
162	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$457	\$532	\$0	\$0	0.00%
163	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$414	\$1,773	\$0	\$0	0.00%
164	AIG CASUALTY COMPANY	0.00%	\$402	\$211	\$0	\$12	5.69%
165	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$398	\$372	\$0	\$0	0.00%
166	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$395	\$426	\$0	-\$163	-38.26%
167	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$358	\$569	\$0	\$0	0.00%
168	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$330	\$51	\$0	\$0	0.00%
169	SPARTA INSURANCE COMPANY	0.00%	\$300	\$88	\$0	\$53	60.23%
170	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$296	\$1,602	\$0	\$0	0.00%
171	GATEWAY INSURANCE COMPANY	0.00%	\$250	\$250	\$0	\$1,156	462.40%
172	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$227	\$54	\$0	\$0	0.00%
173	ULLICO CASUALTY COMPANY	0.00%	\$224	\$56	\$0	-\$257	-458.93%
174	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$182	\$196	\$0	\$0	0.00%
175	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$132	\$131	\$6	\$42	32.06%
176	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.00%	\$113	\$113	\$0	\$0	0.00%
177	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$85	\$101	\$0	\$70	69.31%
178	PACIFIC INDEMNITY COMPANY	0.00%	\$70	\$70	\$0	\$15	21.43%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	VIGILANT INSURANCE COMPANY	0.00%	\$50	\$50	\$0	\$3	6.00%
180	AXIS INSURANCE COMPANY	0.00%	\$28	\$7	\$0	\$27	385.71%
181	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$27	\$132	\$0	-\$252	-190.91%
182	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$4	\$11	\$0	-\$51,579	-468900.00%
183	CANAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,500	N/A
184	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$1,817	N/A
185	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$19	\$0	-\$647	-3405.26%
186	PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$462	N/A
187	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$3,405	\$3,453	N/A
188	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.00%	\$0	\$0	\$0	\$738	N/A
189	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$46	N/A
190	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$0	\$6	\$0	\$3	50.00%
191	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	-\$30	N/A
192	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	-\$3	\$288	\$2,121	\$858	297.92%
193	GEICO GENERAL INS CO	0.00%	-\$16	-\$7	\$0	\$0	0.00%
194	FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$25	\$341	\$0	\$0	0.00%
195	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	-\$44	\$15	\$0	-\$319	-2126.67%
196	STATE NATIONAL INSURANCE COMPANY INC	0.00%	-\$307	\$78	\$0	-\$396	-507.69%
197	PROGRESSIVE CASUALTY INSURANCE COMPANY	-0.04%	-\$3,986	\$23,170	\$5,550	\$4,990	21.54%
198	AMERICAN HOME ASSURANCE COMPANY	-0.22%	-\$20,322	\$27,227	\$0	\$0	0.00%
TOTAL		100.00%	\$9,035,215	\$9,318,286	\$7,439,679	\$10,472,913	112.39%



**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Medical Payments)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	INDIANA LUMBERMENS MUTUAL INSURANCE CO	4.46%	\$709,112	\$982,290	\$198,890	-\$1,115,768	-113.59%
2	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3.70%	\$588,499	\$595,995	\$82,990	\$10,544	1.77%
3	UNITED FIRE AND CASUALTY COMPANY	3.48%	\$554,256	\$531,091	\$151,500	\$674,000	126.91%
4	CONSUMERS INSURANCE USA INC	3.11%	\$494,986	\$482,104	\$126,471	\$194,790	40.40%
5	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	3.00%	\$477,426	\$520,884	\$118,196	\$280,281	53.81%
6	UNITED FINANCIAL CASUALTY COMPANY	2.95%	\$469,229	\$566,104	\$20,349	\$12,414	2.19%
7	OWNERS INSURANCE COMPANY	2.84%	\$451,787	\$446,688	\$532,500	\$592,520	132.65%
8	ZURICH AMERICAN INSURANCE COMPANY	2.61%	\$415,234	\$407,644	\$0	\$50,000	12.27%
9	CONTINENTAL WESTERN INSURANCE COMPANY	2.49%	\$396,743	\$409,349	\$345,000	\$455,000	111.15%
10	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.39%	\$380,293	\$384,051	\$193,733	\$426,212	110.98%
11	AUTO OWNERS INSURANCE COMPANY	2.24%	\$355,812	\$378,828	\$500,000	\$283,613	74.87%
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.21%	\$351,432	\$350,651	\$29,972	-\$24,920	-7.11%
13	ARTISAN AND TRUCKERS CASUALTY COMPANY	2.17%	\$345,903	\$190,885	\$147,573	\$473,464	248.04%
14	AMERICAN STATES INSURANCE COMPANY	1.88%	\$299,570	\$343,124	\$107,623	-\$49,116	-14.31%
15	CHARTER OAK FIRE INSURANCE CO THE	1.81%	\$287,969	\$292,876	\$120,000	\$103,940	35.49%
16	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	1.52%	\$242,535	\$259,049	\$61,131	\$1,001	0.39%
17	AMERISURE INSURANCE COMPANY	1.51%	\$240,443	\$208,788	\$0	\$0	0.00%
18	BROTHERHOOD MUTUAL INSURANCE CO	1.44%	\$229,472	\$244,060	\$116,371	\$62,399	25.57%
19	UNIVERSAL UNDERWRITERS INS CO	1.44%	\$228,496	\$245,439	\$50,000	\$55,712	22.70%
20	SECURA INSURANCE A MUTUAL COMPANY	1.40%	\$223,375	\$226,929	\$31,000	-\$26,070	-11.49%
21	PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.34%	\$213,878	\$199,323	\$22,801	\$38,530	19.33%
22	ACUITY A MUTUAL INSURANCE COMPANY	1.28%	\$204,415	\$199,887	\$0	\$0	0.00%
23	LINCOLN GENERAL INSURANCE COMPANY	1.22%	\$194,616	\$266,413	\$642,758	\$61,221	22.98%
24	EMPIRE FIRE AND MARINE INSURANCE CO	1.18%	\$187,890	\$196,397	\$441,046	\$328,306	167.16%
25	HARTFORD UNDERWRITERS INSURANCE COMPANY	1.11%	\$176,604	\$197,268	\$6,500	\$10,841	5.50%
26	GRINNELL MUTUAL REINSURANCE COMPANY	1.10%	\$175,146	\$176,487	\$97,534	-\$44,370	-25.14%
27	AMERICAN ALTERNATIVE INSURANCE CORPORATION	1.10%	\$174,687	\$173,151	\$0	\$135,000	77.97%
28	GENERAL INSURANCE COMPANY OF AMERICA	1.09%	\$172,829	\$182,407	\$72,794	\$11,230	6.16%
29	HAULERS INSURANCE COMPANY INC	1.08%	\$172,277	\$171,359	\$0	\$0	0.00%
30	SHELTER GENERAL INSURANCE COMPANY	1.08%	\$171,737	\$165,392	\$0	\$0	0.00%
31	COLUMBIA MUTUAL INSURANCE COMPANY	1.07%	\$169,984	\$169,355	\$125,000	\$83,818	49.49%
32	SHELTER MUTUAL INSURANCE COMPANY	1.06%	\$168,467	\$170,938	\$0	\$0	0.00%
33	MIDWESTERN INDEMNITY COMPANY THE	1.03%	\$164,277	\$179,047	\$0	\$0	0.00%
34	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.99%	\$157,574	\$165,320	\$61,750	\$61,750	37.35%
35	ARGONAUT MIDWEST INSURANCE COMPANY	0.93%	\$148,001	\$159,259	\$23,077	\$115,514	72.53%
36	CAMERON MUTUAL INSURANCE COMPANY	0.92%	\$146,541	\$149,366	\$23,000	-\$1,159	-0.78%
37	GENERAL CASUALTY COMPANY OF WISCONSIN	0.91%	\$145,177	\$149,261	\$0	-\$24,817	-16.63%
38	FEDERATED MUTUAL INSURANCE COMPANY	0.90%	\$143,352	\$144,752	\$57,000	-\$86,719	-59.91%
39	NETHERLANDS INSURANCE COMPANY THE	0.82%	\$129,790	\$121,807	\$0	\$0	0.00%
40	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.81%	\$128,949	\$131,225	\$0	\$0	0.00%
41	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.79%	\$126,300	\$112,583	\$0	\$14,182	12.60%
42	AMERICAN ECONOMY INSURANCE COMPANY	0.78%	\$124,312	\$148,975	\$213,160	\$60,165	40.39%
43	TRUCK INSURANCE EXCHANGE	0.77%	\$123,254	\$128,545	-\$51	-\$9,624	-7.49%
44	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.77%	\$122,334	\$90,363	\$0	\$0	0.00%
45	EMPLOYERS MUTUAL CASUALTY COMPANY	0.77%	\$122,241	\$122,694	\$120,000	\$168,599	137.41%
46	HAWKEYE SECURITY INSURANCE COMPANY	0.75%	\$119,099	\$141,357	\$0	\$0	0.00%
47	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.75%	\$118,773	\$83,556	\$0	\$0	0.00%
48	AMERICAN ZURICH INSURANCE COMPANY	0.71%	\$113,073	\$114,021	\$0	-\$1	0.00%
49	AMERISURE MUTUAL INSURANCE COMPANY	0.71%	\$112,651	\$114,182	\$0	\$0	0.00%
50	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.71%	\$112,381	\$119,657	\$0	\$486	0.41%
51	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.68%	\$108,346	\$107,872	\$0	\$50,299	46.63%
52	FEDERATED SERVICE INSURANCE COMPANY	0.67%	\$106,878	\$108,199	\$0	\$0	0.00%
53	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.63%	\$99,683	\$95,178	\$343,682	-\$213,077	-223.87%
54	SENTINEL INSURANCE COMPANY LTD	0.62%	\$99,398	\$73,181	\$0	\$0	0.00%
55	SENTRY SELECT INSURANCE COMPANY	0.62%	\$99,313	\$94,173	\$97,500	\$128,537	136.49%
56	EMCASCO INSURANCE COMPANY	0.61%	\$96,684	\$71,627	\$0	\$0	0.00%
57	ADDISON INSURANCE COMPANY	0.60%	\$96,191	\$98,285	\$0	-\$4,000	-4.07%
58	DISCOVER PROPERTY AND CASUALTY INS COMPANY	0.57%	\$91,126	\$88,056	\$563,648	\$482,364	547.79%
59	PEERLESS INSURANCE COMPANY	0.57%	\$90,318	\$93,734	\$6,138	\$7,299	7.79%
60	BITUMINOUS CASUALTY CORPORATION	0.53%	\$84,561	\$92,050	\$25,000	-\$75,136	-81.63%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.53%	\$83,590	\$96,474	\$0	-\$26,860	-27.84%
62	NEW HAMPSHIRE INSURANCE COMPANY	0.50%	\$79,638	\$50,076	\$0	-\$9,116	-18.20%
63	NATIONAL INDEMNITY COMPANY	0.49%	\$78,605	\$82,786	\$99,790	-\$275,944	-333.32%
64	CAROLINA CASUALTY INSURANCE COMPANY	0.49%	\$78,206	\$74,242	\$0	\$500	0.67%
65	NORTHLAND INSURANCE COMPANY	0.46%	\$72,908	\$71,866	\$5,000	\$8,755	12.18%
66	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.39%	\$62,778	\$52,052	\$2,025	\$1,128	2.17%
67	FARMERS INSURANCE EXCHANGE	0.39%	\$62,757	\$67,209	\$0	-\$6,429	-9.57%
68	REDLAND INSURANCE COMPANY	0.39%	\$61,650	\$47,219	\$11,776	\$32,569	68.97%
69	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.37%	\$58,750	\$63,212	\$0	-\$52,510	-83.07%
70	GREAT WEST CASUALTY COMPANY	0.36%	\$56,741	\$60,239	\$49,993	\$63,146	104.83%
71	PEERLESS INDEMNITY INSURANCE COMPANY	0.35%	\$55,865	\$38,510	\$0	\$0	0.00%
72	GUIDEONE MUTUAL INSURANCE COMPANY	0.35%	\$55,549	\$55,770	\$0	\$301,493	540.60%
73	GATEWAY INSURANCE COMPANY	0.34%	\$53,876	\$51,561	\$10,279	\$3,361	6.52%
74	STATE FARM FIRE AND CASUALTY COMPANY	0.32%	\$50,752	\$50,743	\$3,750	-\$32,232	-63.52%
75	CONTINENTAL INSURANCE COMPANY THE	0.31%	\$49,686	\$69,685	\$0	\$0	0.00%
76	PHOENIX INSURANCE COMPANY THE	0.30%	\$47,493	\$49,390	\$0	\$42,980	87.02%
77	ALLSTATE INDEMNITY COMPANY	0.29%	\$45,409	\$53,101	-\$667	\$164,051	308.94%
78	TWIN CITY FIRE INSURANCE COMPANY	0.28%	\$44,262	\$32,696	\$5,000	-\$1,612	-4.93%
79	HARTFORD FIRE INSURANCE COMPANY	0.28%	\$44,193	\$62,368	\$0	\$0	0.00%
80	REGENT INSURANCE COMPANY	0.27%	\$43,669	\$42,420	\$0	\$22,986	54.19%
81	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.25%	\$40,584	\$54,528	\$2,077	\$14,234	26.10%
82	AMERICAN FIRE & CASUALTY COMPANY	0.23%	\$36,788	\$35,936	\$0	\$0	0.00%
83	WEST AMERICAN INSURANCE COMPANY	0.22%	\$35,067	\$41,846	\$0	\$0	0.00%
84	OHIO CASUALTY INSURANCE COMPANY	0.22%	\$35,035	\$41,229	\$12,828	-\$55,469	-134.54%
85	TRAVELERS INDEMNITY COMPANY	0.21%	\$34,146	\$37,348	\$0	\$20,969	56.14%
86	ARCH INSURANCE COMPANY	0.21%	\$33,123	\$29,149	\$0	\$0	0.00%
87	WAUSAU BUSINESS INSURANCE COMPANY	0.20%	\$32,261	\$25,546	\$0	\$0	0.00%
88	NORTHFIELD INSURANCE COMPANY	0.20%	\$32,094	\$33,971	\$0	\$0	0.00%
89	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.20%	\$31,233	\$31,059	\$0	\$8,001	25.76%
90	GREAT AMERICAN ASSURANCE COMPANY	0.19%	\$31,020	\$26,822	\$0	\$732	2.73%
91	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.19%	\$30,037	\$11,842	\$0	\$0	0.00%
92	ACCEPTANCE CASUALTY INSURANCE CO	0.19%	\$29,755	\$29,610	\$0	\$0	0.00%
93	ALLSTATE INSURANCE COMPANY	0.19%	\$29,682	\$31,518	\$500,000	\$543,824	1725.44%
94	GRANITE STATE INSURANCE COMPANY	0.18%	\$29,418	\$35,386	\$0	\$0	0.00%
95	AIG NATIONAL INSURANCE COMPANY INC	0.18%	\$29,265	\$31,328	\$9,783	\$40,720	129.98%
96	STONINGTON INSURANCE COMPANY	0.18%	\$28,543	\$44,580	\$15,700	\$9,315	20.90%
97	ST PAUL MERCURY INSURANCE COMPANY	0.18%	\$28,056	\$19,368	\$0	-\$3,802	-19.63%
98	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.17%	\$26,792	\$25,030	\$2,000	-\$8,000	-31.96%
99	COMMERCE AND INDUSTRY INSURANCE CO	0.17%	\$26,479	\$20,224	\$0	\$0	0.00%
100	STATE NATIONAL INSURANCE COMPANY INC	0.16%	\$26,074	\$9,745	\$0	-\$264	-2.71%
101	CONTINENTAL CASUALTY COMPANY	0.16%	\$25,959	\$38,310	\$0	\$0	0.00%
102	SAGAMORE INSURANCE COMPANY	0.16%	\$25,938	\$34,845	\$0	-\$2,493	-7.15%
103	VALLEY FORGE INSURANCE COMPANY	0.16%	\$25,871	\$31,198	\$0	\$0	0.00%
104	MID CENTURY INSURANCE COMPANY	0.16%	\$25,416	\$15,760	\$0	\$1,357	8.61%
105	PHARMACISTS MUTUAL INSURANCE COMPANY	0.16%	\$25,401	\$24,138	\$0	\$1,585	6.57%
106	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.15%	\$23,838	\$24,818	\$0	\$0	0.00%
107	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.15%	\$23,773	\$21,604	\$0	\$7,169	33.18%
108	TRANSPORTATION INSURANCE COMPANY	0.15%	\$23,139	\$21,156	\$0	\$0	0.00%
109	MARYLAND CASUALTY COMPANY	0.14%	\$23,023	\$25,560	\$0	\$0	0.00%
110	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.14%	\$22,658	\$22,409	\$0	\$4,298	19.18%
111	MAXUM CASUALTY INSURANCE COMPANY	0.14%	\$22,498	\$20,426	\$0	\$4,971	24.34%
112	AMERICAN SERVICE INSURANCE COMPANY	0.14%	\$22,496	\$25,125	\$13,500	\$17,413	69.31%
113	STRATFORD INSURANCE COMPANY	0.14%	\$22,096	\$26,356	\$10,635	\$20,559	78.01%
114	LM INSURANCE CORPORATION	0.14%	\$21,910	\$20,420	\$0	\$0	0.00%
115	HARTFORD CASUALTY INSURANCE CO	0.14%	\$21,836	\$28,867	\$0	\$0	0.00%
116	FARMLAND MUTUAL INSURANCE COMPANY	0.14%	\$21,719	\$24,300	\$0	\$47,854	196.93%
117	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.13%	\$21,410	\$19,497	\$0	\$0	0.00%
118	BITUMINOUS FIRE AND MARINE INS CO	0.13%	\$21,196	\$20,121	\$0	\$4,267	21.21%
119	ST PAUL PROTECTIVE INSURANCE COMPANY	0.13%	\$21,092	\$19,225	\$0	\$8,783	45.69%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

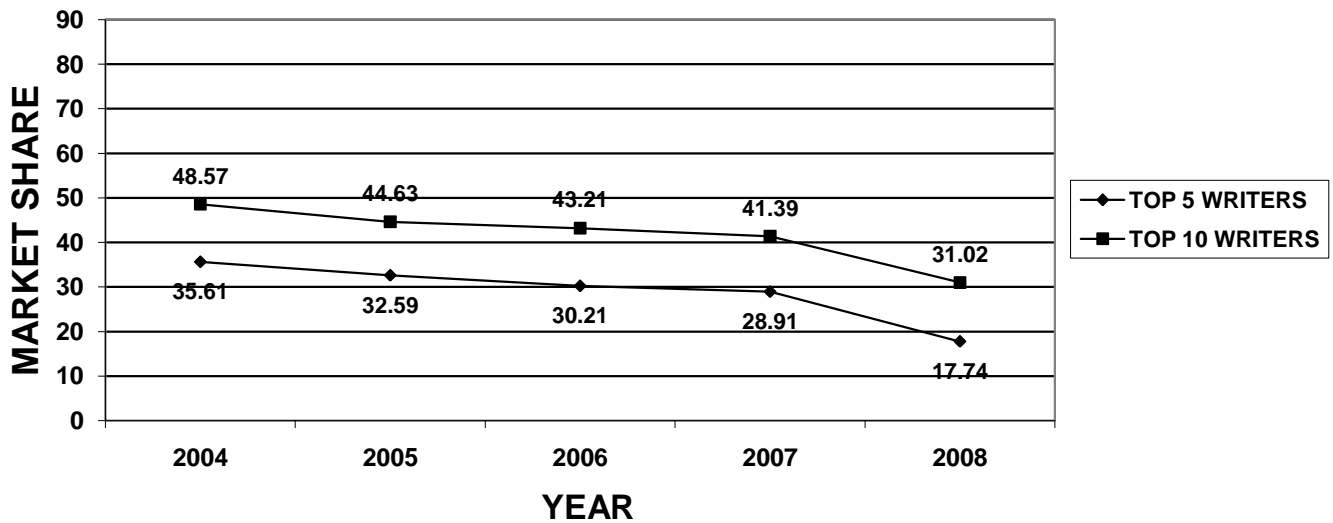
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	OLD REPUBLIC INSURANCE COMPANY	0.13%	\$20,145	\$22,736	\$0	-\$5,871	-25.82%
121	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.12%	\$19,095	\$20,575	\$0	\$0	0.00%
122	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.11%	\$17,008	\$23,179	\$218,750	\$68,750	296.60%
123	NATIONAL SPECIALTY INSURANCE COMPANY	0.11%	\$16,781	\$16,781	\$0	\$0	0.00%
124	HARCO NATIONAL INSURANCE COMPANY	0.10%	\$16,540	\$25,718	\$90,000	\$39,810	154.79%
125	AMERICAN SOUTHERN INSURANCE COMPANY	0.10%	\$15,729	\$15,600	\$125,000	-\$122,805	-787.21%
126	STARNET INSURANCE COMPANY	0.10%	\$15,701	\$10,219	\$6,351	\$5,274	51.61%
127	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.10%	\$15,544	\$16,684	\$315,000	\$53,000	317.67%
128	LIBERTY INSURANCE CORPORATION	0.09%	\$15,066	\$18,263	\$1,000,000	\$348,962	1910.76%
129	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$15,051	\$15,554	\$0	\$6,327	40.68%
130	GREAT DIVIDE INSURANCE COMPANY	0.09%	\$14,557	\$15,473	\$2,954	-\$335	-2.17%
131	MASSACHUSETTS BAY INSURANCE COMPANY	0.08%	\$12,869	\$9,988	\$0	\$100,000	1001.20%
132	WESCO INSURANCE COMPANY	0.08%	\$12,557	\$7,661	\$39	\$4,719	61.60%
133	CANAL INSURANCE COMPANY	0.08%	\$12,044	\$14,129	\$0	\$0	0.00%
134	NATIONAL INTERSTATE INSURANCE COMPANY	0.07%	\$11,365	\$13,176	\$2,426	\$77,352	587.07%
135	AMERICAN CASUALTY CO OF READING PA	0.07%	\$11,252	\$11,350	\$0	\$0	0.00%
136	LANCER INSURANCE COMPANY	0.07%	\$10,595	\$10,810	\$920	-\$9,080	-84.00%
137	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.06%	\$10,144	\$12,603	\$300,000	-\$178,440	-1415.85%
138	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.06%	\$9,688	\$7,443	\$0	\$2,626	35.28%
139	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.06%	\$9,285	\$11,092	\$0	\$0	0.00%
140	PROPERTY & CASUALTY INS CO OF HARTFORD	0.06%	\$9,283	\$8,003	\$0	\$0	0.00%
141	mitsui sumitomo insurance company of america	0.06%	\$9,175	\$8,732	\$0	\$59,368	679.89%
142	COOPERATIVE MUTUAL INSURANCE COMPANY	0.06%	\$9,171	\$9,913	\$39,103	\$20,588	207.69%
143	ILLINOIS NATIONAL INSURANCE COMPANY	0.06%	\$9,111	\$12,604	\$0	\$0	0.00%
144	PRAETORIAN INSURANCE COMPANY	0.06%	\$9,025	\$11,609	\$16,038	-\$1,616	-13.92%
145	VICTORIA FIRE & CASUALTY COMPANY	0.05%	\$8,274	\$1,976	\$0	\$300,369	15200.86%
146	GREAT AMERICAN INSURANCE COMPANY	0.05%	\$8,234	\$7,172	\$0	\$665	9.27%
147	ASSURANCE COMPANY OF AMERICA	0.05%	\$7,773	\$6,360	\$0	\$0	0.00%
148	BANCINSURE INC	0.05%	\$7,313	\$6,820	\$0	\$0	0.00%
149	QBE INSURANCE CORPORATION	0.04%	\$6,622	\$932	-\$3,656	\$1,381	148.18%
150	MID-CONTINENT CASUALTY COMPANY	0.04%	\$6,318	\$5,911	\$265,000	\$101,115	1710.62%
151	MARKEL INSURANCE COMPANY	0.04%	\$5,832	\$5,270	\$551	\$2,168	41.14%
152	HANOVER INSURANCE COMPANY THE	0.03%	\$5,484	\$5,027	\$0	\$0	0.00%
153	mitsui sumitomo insurance usa inc	0.03%	\$5,455	\$4,738	\$0	\$5,545	117.03%
154	INFINITY STANDARD INSURANCE COMPANY	0.03%	\$5,403	\$8,658	\$0	-\$1,710	-19.75%
155	LIBERTY MUTUAL INSURANCE COMPANY	0.03%	\$5,050	\$4,841	\$0	\$0	0.00%
156	ST PAUL GUARDIAN INSURANCE COMPANY	0.03%	\$4,826	\$4,145	\$0	\$2,057	49.63%
157	XL SPECIALTY INSURANCE COMPANY	0.03%	\$4,539	\$4,102	\$0	\$1,902	46.37%
158	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$4,399	\$2,243	\$0	\$303	13.51%
159	INFINITY AUTO INSURANCE COMPANY	0.03%	\$4,215	\$4,683	\$0	-\$2,906	-62.05%
160	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$3,738	\$3,913	\$0	\$0	0.00%
161	NATIONAL TRUST INSURANCE COMPANY	0.02%	\$3,521	\$494	\$0	\$31	6.28%
162	WESTFIELD INSURANCE COMPANY	0.02%	\$3,356	\$3,339	\$0	\$801	23.99%
163	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.02%	\$3,312	\$4,338	\$580	\$2,977	68.63%
164	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$3,056	\$2,351	\$0	-\$186	-7.91%
165	VIRGINIA SURETY COMPANY INC	0.02%	\$3,023	\$3,098	-\$5,998	-\$4,953	-159.88%
166	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.02%	\$2,513	\$8,065	\$0	\$0	0.00%
167	NORTHERN INSURANCE COMPANY OF NEW YORK	0.02%	\$2,506	\$1,330	\$0	\$0	0.00%
168	COUNTRY MUTUAL INSURANCE COMPANY	0.02%	\$2,487	\$1,610	\$0	\$295	18.32%
169	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.01%	\$2,323	\$1,360	\$0	\$0	0.00%
170	RLI INSURANCE COMPANY	0.01%	\$2,250	\$1,856	\$0	\$86	4.63%
171	UNION INSURANCE COMPANY OF PROVIDENCE	0.01%	\$2,198	\$710	\$0	\$0	0.00%
172	SUA INSURANCE COMPANY	0.01%	\$2,032	\$1,897	\$184	\$3,726	196.42%
173	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$2,020	\$2,742	\$0	\$0	0.00%
174	HUDSON INSURANCE COMPANY	0.01%	\$1,909	\$1,909	\$90	\$838	43.90%
175	SPARTA INSURANCE COMPANY	0.01%	\$1,670	\$465	\$0	\$280	60.22%
176	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$1,658	\$1,721	\$0	\$0	0.00%
177	WESTPORT INSURANCE CORPORATION	0.01%	\$1,511	\$2,340	\$0	\$2,695	115.17%
178	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$1,222	\$7,989	\$0	-\$3,137	-39.27%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

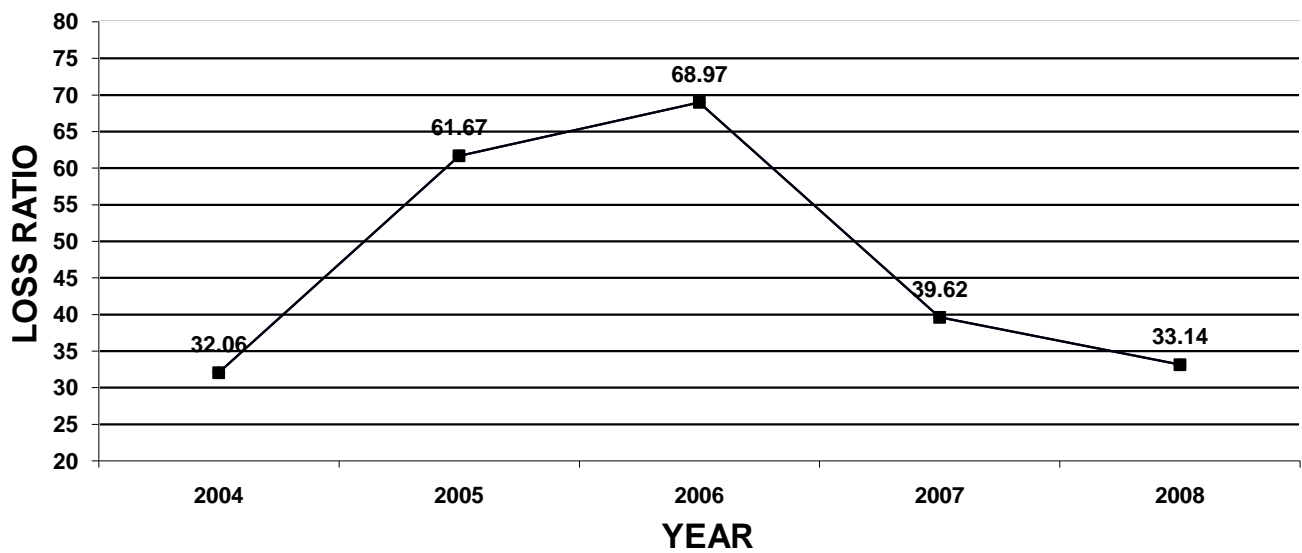
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$1,127	\$1,314	\$0	\$0	0.00%
180	ARGONAUT INSURANCE COMPANY	0.01%	\$821	\$649	\$103	\$121	18.64%
181	CHRYSLER INSURANCE COMPANY	0.00%	\$789	\$1,116	\$268	-\$3,083	-276.25%
182	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$754	\$941	\$0	\$0	0.00%
183	AIG CASUALTY COMPANY	0.00%	\$736	\$661	\$0	\$0	0.00%
184	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$716	\$111	\$0	\$0	0.00%
185	OHIO SECURITY INSURANCE COMPANY	0.00%	\$632	\$1,556	\$0	\$0	0.00%
186	NATIONAL AMERICAN INSURANCE COMPANY	0.00%	\$602	\$850	\$0	\$0	0.00%
187	GREENWICH INSURANCE COMPANY	0.00%	\$588	\$1,183	\$0	-\$1,237	-104.56%
188	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$517	\$2,214	\$0	\$0	0.00%
189	NATIONAL CONTINENTAL INSURANCE COMPANY	0.00%	\$403	\$78	\$0	-\$153	-196.15%
190	ULLICO CASUALTY COMPANY	0.00%	\$360	\$91	\$0	-\$3,161	-3473.63%
191	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$311	\$311	\$0	\$0	0.00%
192	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$300	\$72	\$0	\$0	0.00%
193	CINCINNATI INSURANCE COMPANY THE	0.00%	\$186	\$729	\$0	\$0	0.00%
194	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$144	\$142	\$6	\$45	31.69%
195	AXIS INSURANCE COMPANY	0.00%	\$93	\$25	\$0	\$98	392.00%
196	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$68	\$327	\$0	-\$636	-194.50%
197	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$6	\$16	\$0	-\$100,826	-630162.50%
198	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$0	N/A
199	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,141	-\$42,342	N/A
200	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
201	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$209	N/A
202	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$5,965	N/A
203	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$70	\$0	\$14,393	20561.43%
204	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$132	N/A
205	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$81	\$0	-\$457	-564.20%
206	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$0	\$84	N/A
207	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
208	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$3	N/A
209	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$112	-\$2,575	N/A
210	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.00%	\$0	\$0	\$37,963	-\$75,991	N/A
211	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$59,500	N/A
212	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$146	N/A
213	GEICO GENERAL INS CO	0.00%	-\$16	-\$7	\$0	\$0	0.00%
214	PROGRESSIVE CASUALTY INSURANCE COMPANY	-0.07%	-\$11,836	\$98,517	\$470	\$82,147	83.38%
215	AMERICAN HOME ASSURANCE COMPANY	-0.33%	-\$51,805	\$66,615	\$12,500	-\$3,946	-5.92%
TOTAL		100.00%	\$15,917,096	\$16,537,312	\$9,055,000	\$5,480,603	33.14%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Uninsured/Underinsured Motorist)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	23.43%	\$111,527,372	\$110,013,891	\$74,801,921	\$74,459,290	67.68%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	15.93%	\$75,810,191	\$74,784,725	\$51,557,162	\$50,909,156	68.07%
3	SHELTER MUTUAL INSURANCE COMPANY	5.65%	\$26,890,735	\$26,610,331	\$20,399,988	\$20,629,742	77.53%
4	FARMERS INSURANCE COMPANY INC	4.67%	\$22,232,462	\$21,852,897	\$12,211,241	\$12,295,473	56.26%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.02%	\$19,143,372	\$19,076,411	\$10,019,047	\$10,218,020	53.56%
6	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	2.90%	\$13,795,675	\$14,737,124	\$8,051,727	\$6,359,786	43.15%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.85%	\$13,561,938	\$13,583,183	\$8,075,338	\$7,908,366	58.22%
8	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	2.43%	\$11,580,380	\$10,663,044	\$6,822,149	\$6,913,505	64.84%
9	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.06%	\$9,781,273	\$9,579,743	\$5,363,127	\$5,451,504	56.91%
10	GEICO GENERAL INS CO	1.87%	\$8,903,487	\$8,468,868	\$5,664,758	\$5,786,877	68.33%
11	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	1.65%	\$7,842,207	\$8,253,218	\$3,907,351	\$3,901,187	47.27%
12	ALLSTATE INSURANCE COMPANY	1.59%	\$7,587,415	\$7,842,695	\$2,654,816	\$2,537,465	32.35%
13	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.32%	\$6,303,721	\$6,069,586	\$2,939,266	\$3,067,724	50.54%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.32%	\$6,269,975	\$6,166,767	\$5,510,534	\$5,405,470	87.65%
15	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	1.30%	\$6,174,003	\$5,948,535	\$3,675,885	\$3,601,412	60.54%
16	PROGRESSIVE DIRECT INSURANCE COMPANY	1.28%	\$6,108,566	\$5,759,918	\$3,376,602	\$3,401,594	59.06%
17	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	1.27%	\$6,066,276	\$6,421,433	\$4,768,958	\$4,632,152	72.14%
18	STATE FARM FIRE AND CASUALTY COMPANY	1.27%	\$6,059,568	\$5,945,325	\$5,361,238	\$5,394,429	90.73%
19	TRAVELERS HOME AND MARINE INSURANCE CO THE	1.07%	\$5,099,009	\$4,801,417	\$2,400,427	\$2,474,275	51.53%
20	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.05%	\$4,980,535	\$4,772,244	\$1,971,064	\$1,904,162	39.90%
21	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.90%	\$4,260,884	\$4,373,724	\$2,390,901	\$2,421,179	55.36%
22	GOVERNMENT EMPLOYEES INSURANCE CO	0.84%	\$3,994,200	\$3,841,447	\$2,322,941	\$2,368,829	61.67%
23	USAA CASUALTY INSURANCE COMPANY	0.81%	\$3,864,324	\$3,805,111	\$2,472,324	\$2,431,964	63.91%
24	GEICO INDEMNITY COMPANY	0.80%	\$3,814,934	\$3,549,916	\$2,041,766	\$2,034,773	57.32%
25	CAMERON MUTUAL INSURANCE COMPANY	0.76%	\$3,612,498	\$3,627,440	\$2,571,148	\$2,672,496	73.67%
26	CORNERSTONE NATIONAL INSURANCE COMPANY	0.68%	\$3,242,730	\$3,305,948	\$1,655,480	\$1,950,241	58.99%
27	PROGRESSIVE MAX INSURANCE COMPANY	0.64%	\$3,048,304	\$3,205,992	\$2,168,769	\$2,151,803	67.12%
28	SAFE AUTO INSURANCE COMPANY	0.59%	\$2,800,770	\$2,010,451	\$1,431,179	\$1,763,794	87.73%
29	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.58%	\$2,780,908	\$2,725,308	\$2,086,986	\$2,056,028	75.44%
30	MIDWESTERN INDEMNITY COMPANY THE	0.54%	\$2,574,871	\$2,176,061	\$2,215,615	\$2,249,165	103.36%
31	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.51%	\$2,442,011	\$2,580,259	\$1,057,567	\$1,034,086	40.08%
32	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.47%	\$2,244,231	\$2,069,107	\$1,585,518	\$1,644,301	79.47%
33	COLUMBIA MUTUAL INSURANCE COMPANY	0.46%	\$2,179,574	\$2,123,038	\$1,828,177	\$1,827,100	86.06%
34	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.42%	\$1,976,443	\$2,228,579	\$1,162,552	\$1,167,242	52.38%
35	ESURANCE INSURANCE COMPANY	0.41%	\$1,946,585	\$2,020,115	\$1,323,802	\$1,297,519	64.23%
36	CAMERON NATIONAL INSURANCE COMPANY	0.41%	\$1,934,162	\$1,756,793	\$1,135,119	\$1,140,567	64.92%
37	TWIN CITY FIRE INSURANCE COMPANY	0.40%	\$1,900,133	\$1,646,391	\$1,238,744	\$1,258,462	76.44%
38	AUTO CLUB FAMILY INSURANCE COMPANY	0.33%	\$1,578,272	\$1,634,640	\$983,193	\$977,751	59.81%
39	MID CENTURY INSURANCE COMPANY	0.33%	\$1,566,113	\$1,684,231	\$978,232	\$836,871	49.69%
40	UNIVERSAL CASUALTY COMPANY	0.30%	\$1,445,302	\$556,852	\$181,065	\$210,818	37.86%
41	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.25%	\$1,197,485	\$1,260,785	\$590,537	\$606,592	48.11%
42	COUNTRY PREFERRED INSURANCE COMPANY	0.25%	\$1,193,798	\$1,147,226	\$618,037	\$623,027	54.31%
43	AUTO OWNERS INSURANCE COMPANY	0.25%	\$1,171,253	\$1,171,189	\$743,948	\$630,814	53.86%
44	FINANCIAL INDEMNITY COMPANY	0.24%	\$1,154,465	\$1,272,598	\$876,532	\$840,573	66.05%
45	OWNERS INSURANCE COMPANY	0.23%	\$1,074,276	\$1,009,710	\$593,519	\$571,172	56.57%
46	NATIONAL GENERAL INSURANCE COMPANY	0.21%	\$1,006,343	\$1,098,713	\$859,375	\$770,796	70.15%
47	DAIRYLAND INSURANCE COMPANY	0.20%	\$965,330	\$974,911	\$600,149	\$598,043	61.34%
48	AIG NATIONAL INSURANCE COMPANY INC	0.20%	\$940,685	\$1,242,419	\$1,059,879	\$995,721	80.14%
49	FOREMOST INSURANCE COMPANY	0.19%	\$907,198	\$895,775	\$593,628	\$593,726	66.28%
50	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.19%	\$898,544	\$795,076	\$926,407	\$910,507	114.52%
51	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.19%	\$888,499	\$903,576	\$327,900	\$275,299	30.47%
52	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.18%	\$875,237	\$946,050	\$735,876	\$716,727	75.76%
53	ALLSTATE INDEMNITY COMPANY	0.18%	\$868,540	\$903,304	\$316,706	\$376,957	41.73%
54	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.18%	\$856,314	\$901,941	\$635,123	\$608,462	67.46%
55	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.18%	\$841,270	\$830,254	\$371,733	\$337,293	40.63%
56	AIG PREMIER INSURANCE COMPANY	0.18%	\$834,877	\$955,911	\$693,329	\$718,060	75.12%
57	USAA GENERAL INDEMNITY COMPANY	0.17%	\$808,280	\$737,268	\$394,065	\$427,182	57.94%
58	HAULERS INSURANCE COMPANY INC	0.16%	\$779,777	\$782,070	\$735,723	\$677,662	86.65%
59	AFFIRMATIVE INSURANCE COMPANY	0.15%	\$706,149	\$877,617	\$574,923	\$509,968	58.11%
60	ENCOMPASS INDEMNITY COMPANY	0.15%	\$701,346	\$970,932	\$601,855	\$634,123	65.31%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	AIG CENTENNIAL INSURANCE COMPANY	0.15%	\$694,433	\$585,699	\$504,407	\$557,817	95.24%
62	COUNTRY MUTUAL INSURANCE COMPANY	0.14%	\$679,966	\$688,730	\$517,081	\$519,995	75.50%
63	FIDELITY NATIONAL INSURANCE COMPANY	0.14%	\$655,915	\$641,928	\$604,864	\$585,957	91.28%
64	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.13%	\$631,747	\$667,084	\$196,195	\$196,600	29.47%
65	CONSUMERS INSURANCE USA INC	0.13%	\$631,705	\$665,914	\$562,581	\$549,553	82.53%
66	TRAVELERS PERSONAL INSURANCE COMPANY	0.13%	\$610,231	\$703,106	\$184,273	\$189,980	27.02%
67	ESSENTIA INSURANCE COMPANY	0.13%	\$605,692	\$256,152	\$116,626	\$140,977	55.04%
68	GRINNELL MUTUAL REINSURANCE COMPANY	0.13%	\$604,638	\$615,721	\$369,397	\$352,412	57.24%
69	ACUITY A MUTUAL INSURANCE COMPANY	0.12%	\$590,679	\$531,930	\$230,433	\$222,001	41.74%
70	BRISTOL WEST INSURANCE COMPANY	0.12%	\$584,984	\$494,508	\$227,961	\$283,394	57.31%
71	AMERICAN HOME ASSURANCE COMPANY	0.12%	\$568,712	\$612,579	\$335,018	\$326,600	53.32%
72	ELECTRIC INSURANCE COMPANY	0.12%	\$552,064	\$476,513	\$189,445	\$118,994	24.97%
73	CINCINNATI INSURANCE COMPANY THE	0.11%	\$540,887	\$524,286	\$223,542	\$233,926	44.62%
74	GRINNELL SELECT INSURANCE COMPANY	0.11%	\$532,532	\$520,422	\$511,693	\$499,073	95.90%
75	SHELTER GENERAL INSURANCE COMPANY	0.11%	\$512,727	\$534,686	\$356,099	\$360,348	67.39%
76	FIREMANS FUND INSURANCE COMPANY	0.11%	\$505,532	\$546,197	\$394,101	\$367,476	67.28%
77	MERIDIAN SECURITY INSURANCE COMPANY	0.10%	\$482,774	\$349,478	\$179,380	\$190,615	54.54%
78	MENDOTA INSURANCE COMPANY	0.10%	\$482,028	\$486,933	\$306,770	\$297,000	60.99%
79	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.10%	\$471,087	\$486,252	\$328,866	\$324,642	66.76%
80	SECURA SUPREME INSURANCE COMPANY	0.10%	\$465,722	\$527,043	\$124,470	\$131,061	24.87%
81	DIRECT GENERAL INSURANCE COMPANY	0.10%	\$455,572	\$494,881	\$282,890	\$279,552	56.49%
82	GMAC INSURANCE COMPANY ONLINE INC	0.09%	\$450,522	\$327,657	\$236,356	\$281,262	85.84%
83	ECONOMY PREMIER ASSURANCE COMPANY	0.09%	\$412,382	\$436,843	\$134,455	\$129,952	29.75%
84	MIDDLESEX INSURANCE COMPANY	0.09%	\$410,581	\$379,723	\$216,956	\$232,645	61.27%
85	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$406,473	\$416,637	\$172,693	\$193,122	46.35%
86	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG PA	0.08%	\$393,962	\$418,976	\$306,307	\$333,923	79.70%
87	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.08%	\$393,069	\$390,033	\$243,021	\$250,785	64.30%
88	MILLERS FIRST INSURANCE COMANY	0.08%	\$392,438	\$402,077	\$185,233	\$251,863	62.64%
89	AMICA MUTUAL INSURANCE COMPANY	0.08%	\$385,494	\$341,232	\$130,780	\$129,381	37.92%
90	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.08%	\$379,597	\$355,160	\$252,850	\$241,646	68.04%
91	UNITRIN PREFERRED INSURANCE COMPANY	0.08%	\$372,277	\$262,427	\$197,208	\$216,710	82.58%
92	ALFA VISION INSURANCE CORPORATION	0.08%	\$365,703	\$389,999	\$297,436	\$247,436	63.45%
93	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	0.08%	\$363,639	\$460,673	\$262,750	\$232,675	50.51%
94	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.08%	\$359,179	\$354,696	\$216,830	\$249,025	70.21%
95	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.08%	\$359,029	\$422,638	\$261,459	\$259,866	61.49%
96	GUIDEONE AMERICA INSURANCE COMPANY	0.08%	\$358,334	\$357,715	\$274,909	\$276,009	77.16%
97	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.07%	\$355,456	\$373,224	\$265,327	\$262,002	70.20%
98	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.07%	\$312,312	\$327,427	\$126,256	\$125,964	38.47%
99	RESPONSE WORLDWIDE INSURANCE COMPANY	0.07%	\$311,605	\$288,837	\$285,484	\$244,709	84.72%
100	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$303,497	\$306,957	\$115,727	\$129,721	42.26%
101	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.06%	\$280,060	\$294,335	\$130,161	\$127,531	43.33%
102	BALBOA INSURANCE COMPANY	0.06%	\$279,910	\$337,833	\$89,454	\$95,106	28.15%
103	FIRST LIBERTY INSURANCE CORP THE	0.06%	\$272,044	\$233,063	\$111,414	\$108,441	46.53%
104	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.05%	\$255,954	\$226,617	\$240,992	\$245,176	108.19%
105	YOUNG AMERICA INSURANCE COMPANY	0.05%	\$244,085	\$250,539	\$146,574	\$64,944	25.92%
106	LYNDON SOUTHERN INSURANCE COMPANY	0.05%	\$233,890	\$218,092	\$66,491	\$67,904	31.14%
107	TRADERS INSURANCE COMPANY	0.05%	\$232,645	\$209,020	\$81,091	\$99,383	47.55%
108	AIU INSURANCE COMPANY	0.05%	\$232,300	\$244,944	\$189,150	\$180,893	73.85%
109	INFINITY AUTO INSURANCE COMPANY	0.05%	\$227,481	\$285,470	\$183,796	\$164,180	57.51%
110	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.04%	\$208,309	\$236,663	\$45,688	\$44,152	18.66%
111	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.04%	\$204,004	\$189,994	\$77,264	\$77,938	41.02%
112	GUIDEONE ELITE INSURANCE COMPANY	0.04%	\$203,442	\$210,862	\$151,619	\$152,719	72.43%
113	AMCO INSURANCE COMPANY	0.04%	\$200,530	\$483,784	\$275,691	\$207,514	42.89%
114	NATIONAL INTERSTATE INSURANCE COMPANY	0.04%	\$194,533	\$201,171	\$177,185	\$199,841	99.34%
115	OMNI INDEMNITY COMPANY	0.04%	\$193,754	\$151,398	\$29,298	\$58,302	38.51%
116	GEICO CASUALTY COMPANY	0.04%	\$182,661	\$196,068	\$114,399	\$119,544	60.97%
117	DIRECT NATIONAL INSURANCE COMPANY	0.04%	\$180,199	\$165,942	\$57,383	\$66,072	39.82%
118	INFINITY ASSURANCE INSURANCE COMPANY	0.04%	\$176,473	\$225,008	\$119,185	\$106,281	47.23%
119	TRAVCO INSURANCE COMPANY	0.04%	\$176,253	\$75,273	-\$73,357	-\$68,640	-91.19%



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$170,414	\$190,194	\$123,922	\$122,702	64.51%
121	TEACHERS INSURANCE COMPANY	0.04%	\$169,480	\$179,106	\$70,350	\$69,100	38.58%
122	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$165,674	\$182,856	\$104,985	\$99,368	54.34%
123	AIG CASUALTY COMPANY	0.03%	\$153,988	\$208,262	\$70,625	\$69,375	33.31%
124	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.03%	\$145,599	\$174,639	\$70,229	\$66,677	38.18%
125	NATIONAL GENERAL ASSURANCE COMPANY	0.03%	\$143,592	\$146,434	\$116,004	\$109,600	74.85%
126	RESPONSE INSURANCE COMPANY	0.03%	\$138,233	\$117,207	\$104,069	\$87,496	74.65%
127	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.03%	\$135,565	\$145,676	\$65,581	\$68,962	47.34%
128	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.03%	\$131,084	\$136,215	\$130,652	\$124,152	91.14%
129	21ST CENTURY INSURANCE COMPANY	0.03%	\$128,223	\$146,639	\$199,947	\$186,006	126.85%
130	FEDERAL INSURANCE COMPANY	0.03%	\$128,134	\$130,466	\$36,644	\$35,247	27.02%
131	INFINITY INSURANCE COMPANY	0.03%	\$127,310	\$122,767	\$79,577	\$81,706	66.55%
132	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$125,107	\$98,376	\$78,348	\$72,397	73.59%
133	VIKING INSURANCE COMPANY OF WISCONSIN	0.03%	\$124,000	\$114,528	\$47,699	\$47,559	41.53%
134	NEW SOUTH INSURANCE COMPANY	0.03%	\$123,211	\$159,078	\$125,815	\$107,600	67.64%
135	MIC GENERAL INSURANCE CORPORATION	0.03%	\$121,105	\$139,994	\$54,852	\$54,599	39.00%
136	WEST AMERICAN INSURANCE COMPANY	0.03%	\$119,841	\$125,367	\$43,195	\$51,938	41.43%
137	AIG ADVANTAGE INSURANCE COMPANY	0.02%	\$113,753	\$30,101	\$10,895	\$13,551	45.02%
138	VIGILANT INSURANCE COMPANY	0.02%	\$111,198	\$121,217	\$47,043	\$44,121	36.40%
139	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$110,776	\$103,761	\$132,420	\$132,472	127.67%
140	PHOENIX INSURANCE COMPANY THE	0.02%	\$107,879	\$117,755	\$23,379	\$22,626	19.21%
141	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$101,797	\$117,915	\$77,510	\$86,699	73.53%
142	SAGAMORE INSURANCE COMPANY	0.02%	\$98,320	\$93,795	\$61,033	\$61,927	66.02%
143	INFINITY INDEMNITY INSURANCE COMPANY	0.02%	\$95,668	\$96,420	\$76,664	\$76,631	79.48%
144	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$94,530	\$114,606	\$24,015	\$24,750	21.60%
145	CHARTER INDEMNITY COMPANY	0.02%	\$94,115	\$26,397	\$8,208	\$7,669	29.05%
146	CHUBB NATIONAL INSURANCE COMPANY	0.02%	\$92,658	\$77,363	\$31,174	\$31,130	40.24%
147	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.02%	\$90,090	\$87,933	\$102,973	\$27,585	31.37%
148	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$87,812	\$90,920	\$53,841	\$51,553	56.70%
149	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$84,643	\$84,111	\$62,524	\$63,639	75.66%
150	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.02%	\$80,345	\$68,245	\$25,930	\$26,078	38.21%
151	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$74,868	\$78,334	\$52,648	\$58,750	75.00%
152	GUIDEONE MUTUAL INSURANCE COMPANY	0.02%	\$74,810	\$78,300	\$44,344	\$42,607	54.42%
153	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$74,762	\$86,236	\$26,970	\$27,053	31.37%
154	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$61,349	\$66,151	\$18,347	\$18,347	27.74%
155	MERITPLAN INSURANCE COMPANY	0.01%	\$59,946	\$50,736	\$20,837	\$38,462	75.81%
156	PACIFIC INDEMNITY COMPANY	0.01%	\$59,929	\$62,204	\$42,250	\$41,850	67.28%
157	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$59,815	\$61,173	\$24,407	\$21,938	35.86%
158	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$52,602	\$49,245	\$35,043	\$34,422	69.90%
159	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$50,373	\$49,796	\$33,076	\$37,756	75.82%
160	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$50,116	\$1,034,124	\$955,320	\$868,519	83.99%
161	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$48,740	\$48,939	\$16,641	\$8,677	17.73%
162	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$48,015	\$32,089	\$0	-\$176	-0.55%
163	LIBERTY INSURANCE CORPORATION	0.01%	\$46,384	\$55,442	\$38,175	\$37,241	67.17%
164	FOREMOST SIGNATURE INSURANCE COMPANY	0.01%	\$45,236	\$50,278	\$34,625	\$30,926	61.51%
165	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.01%	\$42,904	\$46,195	\$44,117	\$44,983	97.38%
166	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.01%	\$41,559	\$57,586	\$35,038	\$33,792	58.68%
167	NATIONAL SURETY CORPORATION	0.01%	\$36,743	\$7,209	\$0	\$10	0.14%
168	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$35,134	\$35,521	\$4,938	\$5,190	14.61%
169	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$34,814	\$41,638	\$15,613	\$15,237	36.59%
170	OMNI INSURANCE COMPANY	0.01%	\$34,473	\$39,179	\$3,175	\$1,483	3.79%
171	HALLMARK INSURANCE COMPANY	0.01%	\$34,344	\$38,443	\$21,055	\$23,580	61.34%
172	MERASTAR INSURANCE COMPANY	0.01%	\$31,818	\$32,071	\$15,377	\$14,615	45.57%
173	EMCASCO INSURANCE COMPANY	0.01%	\$29,877	\$30,722	\$25,000	\$26,254	85.46%
174	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$28,848	\$38,596	\$23,210	\$15,210	39.41%
175	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$27,975	\$30,587	\$3,303	\$3,304	10.80%
176	DEERBROOK INSURANCE COMPANY	0.01%	\$27,490	\$30,190	\$23,748	\$12,390	41.04%
177	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$27,422	\$28,663	\$12,600	\$11,992	41.84%
178	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.01%	\$27,293	\$7,720	\$0	\$2,223	28.80%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

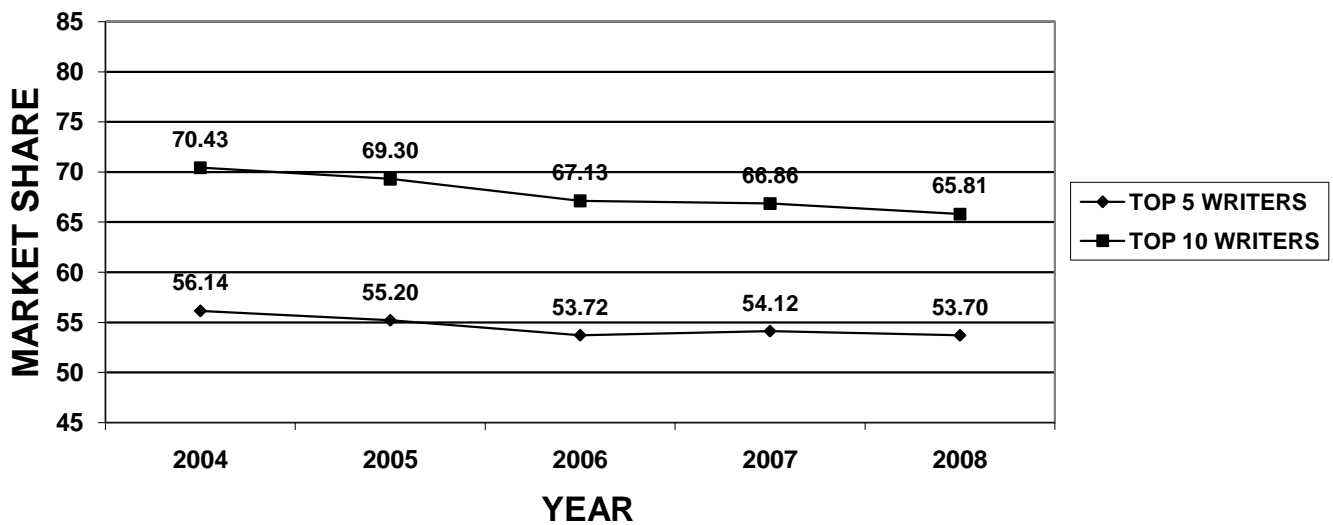
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	INSUREMAX INSURANCE COMPANY	0.01%	\$25,886	\$30,242	-\$1,090	-\$4,157	-13.75%
180	HORACE MANN INSURANCE COMPANY	0.00%	\$23,286	\$24,835	\$7,779	\$7,807	31.44%
181	AMERICAN MODERN SELECT INSURANCE COMPANY	0.00%	\$22,085	\$117,866	\$33,615	\$90,709	76.96%
182	WESTERN GENERAL INSURANCE COMPANY INC	0.00%	\$19,373	\$19,373	\$8,792	\$8,792	45.38%
183	SENTINEL INSURANCE COMPANY LTD	0.00%	\$15,123	\$13,553	\$5,092	\$5,092	37.57%
184	STANDARD FIRE INSURANCE COMPANY	0.00%	\$13,897	\$16,552	\$456	\$367	2.22%
185	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$13,311	\$14,723	\$3,513	\$2,727	18.52%
186	PERMANENT GENERAL ASSURANCE CORPORATION	0.00%	\$11,630	\$5,375	\$0	\$0	0.00%
187	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$10,703	\$12,439	\$5,209	-\$42,618	-342.62%
188	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$9,532	\$4,091	\$955	\$955	23.34%
189	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$9,529	\$9,192	\$4,100	\$7,348	79.94%
190	DEPOSITORS INSURANCE COMPANY	0.00%	\$9,357	\$292,429	\$213,654	\$100,752	34.45%
191	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$8,652	\$12,461	\$14,020	\$17,434	139.91%
192	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$8,639	\$7,283	\$0	\$0	0.00%
193	TRIUMPHE CASUALTY COMPANY	0.00%	\$7,209	\$1,533	\$0	\$78	5.09%
194	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$6,911	\$8,423	\$12,207	\$5,998	71.21%
195	INTEGON INDEMNITY CORPORATION	0.00%	\$6,079	\$7,680	\$7,944	\$7,591	98.84%
196	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$5,985	\$6,349	\$6,742	\$6,690	105.37%
197	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$5,496	\$5,342	\$9,288	\$9,288	173.87%
198	NORTHBROOK INDEMNITY COMPANY	0.00%	\$5,190	\$6,625	\$849	\$981	14.81%
199	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$3,536	\$4,524	-\$1,419	-\$1,306	-28.87%
200	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$3,129	\$3,492	\$1,230	\$1,230	35.22%
201	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$2,743	\$2,853	\$0	\$0	0.00%
202	HANOVER INSURANCE COMPANY THE	0.00%	\$1,810	\$1,861	\$2,433	\$833	44.76%
203	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$1,694	\$1,669,631	\$1,019,885	\$1,033,648	61.91%
204	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,633	\$2,031	\$0	\$0	0.00%
205	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$1,326	\$5,889	\$0	-\$2,373	-40.30%
206	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$1,278	\$1,478	\$2,757	\$1,956	132.34%
207	HARTFORD CASUALTY INSURANCE CO	0.00%	\$906	\$5,393	\$100	\$100	1.85%
208	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$776	\$1,612	\$7,804	\$7,855	487.28%
209	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$714	\$3,277	\$1,522	\$5,015	153.04%
210	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$603	\$603	\$0	-\$15	-2.49%
211	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$142	\$142	\$0	\$2	1.41%
212	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$138	\$138	\$0	-\$21	-15.22%
213	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$98	\$98	-\$2,104	\$325	331.63%
214	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$81	\$99	-\$4,279	-\$4,326	-4369.70%
215	PEERLESS INSURANCE COMPANY	0.00%	\$76	\$64	-\$4	-\$2	-3.13%
216	TRAVELERS INDEMNITY COMPANY	0.00%	\$38	\$64	\$4,634	\$4,646	7259.38%
217	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$19	\$21	\$2,253	\$2,237	10652.38%
218	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$7	\$7	\$8	\$8	114.29%
219	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,892	N/A
220	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
221	AMERICA FIRST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$621	N/A
222	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$120	-\$3,888	N/A
223	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$9	N/A
224	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
225	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
226	AMERICAN STATES PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,850	-\$5,850	N/A
227	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,346	N/A
228	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27,176	N/A
229	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
230	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
231	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$239	\$239	N/A
232	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$9	N/A
233	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$60,255	-\$60,249	N/A
234	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$100	-\$127	N/A
235	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$16	\$0	\$0	0.00%
236	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$500	-\$495	N/A
237	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$146	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

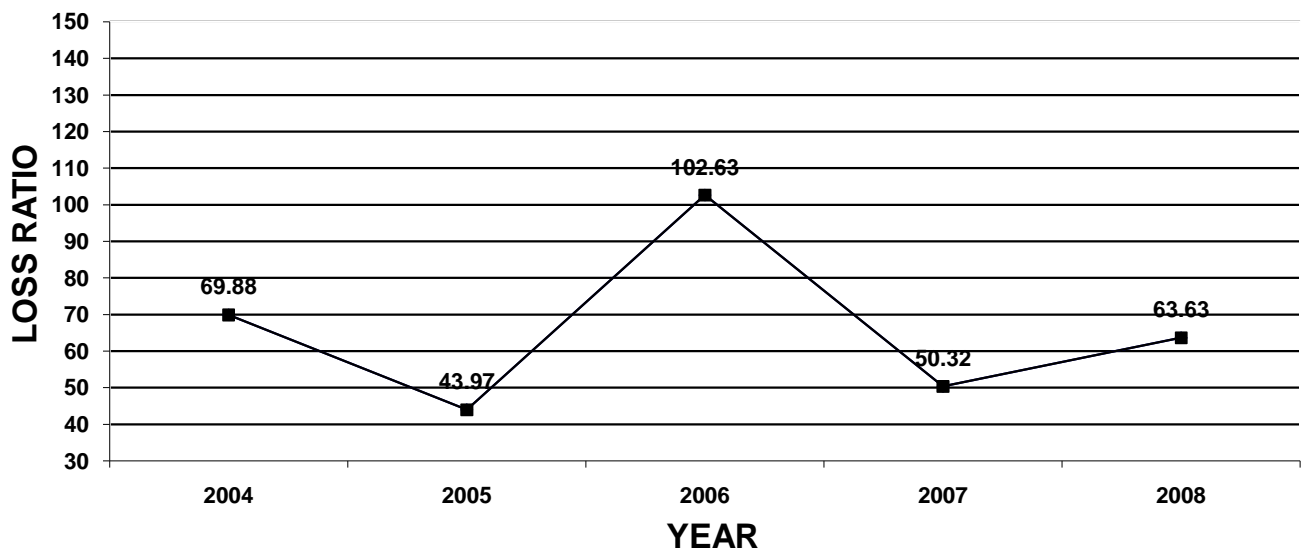
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
239	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$49	-\$2,427	N/A
240	GENERAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,100	N/A
241	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$43	N/A
242	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$96	N/A
243	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28	N/A
244	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
245	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
246	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$152	N/A
247	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$31	N/A
248	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$72	N/A
249	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$79	N/A
250	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,625	-\$3,625	N/A
251	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
252	MOTORS INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
253	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$229	-\$229	N/A
254	NATIONWIDE GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
255	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$388	\$1,234	N/A
256	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,075	-\$1,075	N/A
257	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$2	\$0	\$0	0.00%
258	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$2,173	N/A
259	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$1	\$0	\$0	0.00%
260	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	0.00%	\$0	\$0	-\$395	-\$395	N/A
261	PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,110	N/A
262	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
263	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
264	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,648	N/A
265	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	-\$300	N/A
266	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$5	N/A
267	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$867	-\$867	N/A
268	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,754	N/A
269	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
270	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$11,975	\$0	N/A
271	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,685	-\$5,157	N/A
272	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$6	\$0	-\$3	50.00%
273	GATEWAY INSURANCE COMPANY	0.00%	-\$1	-\$1	-\$827	-\$2,284	228400.00%
274	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	-\$2	-\$2	-\$303	\$133	-6650.00%
275	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$11	-\$11	\$1,811	\$296	-2690.91%
276	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$14	-\$6	\$16,537	\$16,523	-275383.33%
277	VIRGINIA SURETY COMPANY INC	0.00%	-\$36	\$2,244	\$2,914	\$1,395	62.17%
278	ONEBEACON INSURANCE COMPANY	0.00%	-\$57	-\$58	-\$29	-\$29	50.00%
279	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$59	\$1,996	\$1,119	\$448	22.44%
280	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$361	\$5,334	-\$6,348	-\$13,853	-259.71%
281	TRUMBULL INSURANCE COMPANY	0.00%	-\$786	\$8,601	\$1,934	-\$1,154	-13.42%
TOTAL		100.00%	\$475,957,854	\$473,162,593	\$303,504,331	\$301,091,698	63.63%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE**  
**(Auto Comprehensive)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	21.23%	\$161,573,179	\$160,917,247	\$111,812,051	\$111,210,420	69.11%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	16.81%	\$127,996,426	\$127,364,993	\$81,129,885	\$82,338,922	64.65%
3	FARMERS INSURANCE COMPANY INC	4.87%	\$37,098,922	\$36,516,385	\$23,785,753	\$23,781,379	65.13%
4	SHELTER MUTUAL INSURANCE COMPANY	4.64%	\$35,298,053	\$34,814,584	\$22,879,160	\$23,136,835	66.46%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.35%	\$33,147,253	\$34,018,480	\$21,718,039	\$21,816,583	64.13%
6	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.61%	\$27,507,092	\$28,851,048	\$17,091,837	\$17,436,153	60.44%
7	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.64%	\$20,114,643	\$19,242,504	\$11,255,177	\$11,265,030	58.54%
8	ALLSTATE INSURANCE COMPANY	1.90%	\$14,466,631	\$14,859,710	\$5,208,931	\$5,463,162	36.76%
9	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	1.85%	\$14,099,241	\$15,125,180	\$9,925,647	\$9,450,353	62.48%
10	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	1.81%	\$13,777,794	\$14,478,633	\$6,769,503	\$6,925,756	47.83%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.79%	\$13,651,207	\$13,710,180	\$8,571,048	\$8,719,773	63.60%
12	GEICO GENERAL INS CO	1.79%	\$13,610,953	\$13,193,574	\$9,538,507	\$9,760,836	73.98%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.69%	\$12,887,758	\$12,859,586	\$8,629,201	\$8,562,568	66.59%
14	STATE FARM FIRE AND CASUALTY COMPANY	1.67%	\$12,697,787	\$12,664,200	\$9,334,003	\$9,366,060	73.96%
15	PROGRESSIVE DIRECT INSURANCE COMPANY	1.65%	\$12,565,600	\$11,848,139	\$7,881,933	\$7,952,580	67.12%
16	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.51%	\$11,464,628	\$11,008,842	\$5,543,729	\$5,684,354	51.63%
17	TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	1.46%	\$11,095,927	\$10,216,712	\$6,798,771	\$6,705,439	65.63%
18	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.29%	\$9,807,300	\$9,434,659	\$5,151,238	\$5,317,735	56.36%
19	USAA CASUALTY INSURANCE COMPANY	0.99%	\$7,504,040	\$7,417,879	\$4,749,883	\$4,686,448	63.18%
20	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.93%	\$7,070,750	\$7,254,319	\$3,996,063	\$4,055,262	55.90%
21	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.91%	\$6,925,069	\$6,448,012	\$4,276,290	\$4,234,313	65.67%
22	GEICO INDEMNITY COMPANY	0.91%	\$6,889,207	\$6,421,470	\$3,869,755	\$4,013,176	62.50%
23	MIDWESTERN INDEMNITY COMPANY THE	0.86%	\$6,556,919	\$5,464,974	\$3,380,912	\$3,432,108	62.80%
24	PROGRESSIVE MAX INSURANCE COMPANY	0.80%	\$6,096,575	\$6,437,497	\$4,225,053	\$4,262,357	66.21%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.71%	\$5,441,660	\$5,318,452	\$3,744,856	\$3,873,591	72.83%
26	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.66%	\$4,995,359	\$5,279,756	\$2,130,280	\$2,162,927	40.97%
27	MID CENTURY INSURANCE COMPANY	0.65%	\$4,982,900	\$5,342,526	\$3,356,294	\$3,361,895	62.93%
28	CAMERON MUTUAL INSURANCE COMPANY	0.64%	\$4,846,474	\$4,855,889	\$2,656,004	\$2,608,189	53.71%
29	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.60%	\$4,540,102	\$4,461,727	\$2,995,016	\$3,031,424	67.94%
30	CORNERSTONE NATIONAL INSURANCE COMPANY	0.58%	\$4,420,492	\$4,285,808	\$3,178,759	\$3,000,288	70.01%
31	ESURANCE INSURANCE COMPANY	0.51%	\$3,864,343	\$4,009,142	\$3,572,207	\$3,372,237	84.11%
32	TWIN CITY FIRE INSURANCE COMPANY	0.50%	\$3,840,342	\$3,306,830	\$2,115,606	\$2,154,999	65.17%
33	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.49%	\$3,752,371	\$3,666,164	\$2,413,580	\$2,336,087	63.72%
34	AUTO CLUB FAMILY INSURANCE COMPANY	0.49%	\$3,745,466	\$3,892,976	\$2,829,532	\$2,822,665	72.51%
35	COLUMBIA MUTUAL INSURANCE COMPANY	0.49%	\$3,715,010	\$3,590,465	\$1,998,748	\$2,052,946	57.18%
36	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.42%	\$3,216,090	\$3,497,887	\$1,963,680	\$1,988,545	56.85%
37	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.39%	\$2,967,887	\$2,658,132	\$2,066,794	\$2,134,919	80.32%
38	FINANCIAL INDEMNITY COMPANY	0.39%	\$2,944,773	\$3,269,535	\$2,528,748	\$2,431,820	74.38%
39	DAIRYLAND INSURANCE COMPANY	0.34%	\$2,561,852	\$2,595,001	\$1,697,933	\$1,554,349	59.90%
40	AFFIRMATIVE INSURANCE COMPANY	0.33%	\$2,491,048	\$3,089,194	\$1,788,385	\$1,643,923	53.22%
41	COUNTRY PREFERRED INSURANCE COMPANY	0.31%	\$2,391,351	\$2,322,500	\$1,437,462	\$1,528,253	65.80%
42	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.29%	\$2,203,905	\$2,312,402	\$1,406,633	\$1,437,878	62.18%
43	CAMERON NATIONAL INSURANCE COMPANY	0.25%	\$1,876,167	\$1,705,371	\$928,354	\$1,071,135	62.81%
44	BRISTOL WEST INSURANCE COMPANY	0.24%	\$1,824,892	\$1,474,855	\$740,270	\$795,575	53.94%
45	AUTO OWNERS INSURANCE COMPANY	0.23%	\$1,715,445	\$1,707,988	\$981,391	\$946,988	55.44%
46	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.21%	\$1,603,301	\$1,620,654	\$588,121	\$506,964	31.28%
47	NATIONAL GENERAL INSURANCE COMPANY	0.21%	\$1,582,753	\$1,799,197	\$1,280,479	\$1,265,159	70.32%
48	OWNERS INSURANCE COMPANY	0.20%	\$1,531,591	\$1,432,603	\$910,164	\$879,595	61.40%
49	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.19%	\$1,477,720	\$1,649,466	\$1,115,702	\$1,050,576	63.69%
50	FIREMANS FUND INSURANCE COMPANY	0.19%	\$1,428,980	\$1,546,894	\$800,577	\$723,345	46.76%
51	ALLSTATE INDEMNITY COMPANY	0.19%	\$1,425,486	\$1,467,451	\$713,701	\$785,410	53.52%
52	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.18%	\$1,359,391	\$1,261,797	\$887,876	\$903,859	71.63%
53	COUNTRY MUTUAL INSURANCE COMPANY	0.18%	\$1,335,772	\$1,362,769	\$912,107	\$896,542	65.79%
54	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.17%	\$1,308,890	\$1,317,308	\$589,803	\$533,940	40.53%
55	ELECTRIC INSURANCE COMPANY	0.17%	\$1,298,367	\$846,742	\$409,490	\$323,691	38.23%
56	FOREMOST INSURANCE COMPANY	0.16%	\$1,187,485	\$1,124,617	\$614,403	\$643,026	57.18%
57	DIRECT GENERAL INSURANCE COMPANY	0.16%	\$1,184,221	\$1,217,902	\$777,997	\$804,875	66.09%
58	AIG CENTENNIAL INSURANCE COMPANY	0.16%	\$1,184,084	\$998,681	\$860,070	\$951,140	95.24%
59	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.15%	\$1,162,064	\$1,227,064	\$532,187	\$541,627	44.14%
60	MENDOTA INSURANCE COMPANY	0.15%	\$1,114,147	\$1,125,483	\$709,059	\$686,477	60.99%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	USAA GENERAL INDEMNITY COMPANY	0.15%	\$1,107,257	\$928,264	\$887,820	\$929,870	100.17%
62	ACUITY A MUTUAL INSURANCE COMPANY	0.14%	\$1,084,574	\$963,333	\$539,067	\$567,979	58.96%
63	HAULERS INSURANCE COMPANY INC	0.14%	\$1,079,134	\$1,082,308	\$741,114	\$737,219	68.12%
64	MERIDIAN SECURITY INSURANCE COMPANY	0.14%	\$1,060,631	\$767,786	\$502,118	\$604,347	78.71%
65	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.14%	\$1,045,233	\$1,025,128	\$847,129	\$795,578	77.61%
66	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.14%	\$1,027,722	\$1,095,654	\$837,334	\$859,651	78.46%
67	SHELTER GENERAL INSURANCE COMPANY	0.13%	\$964,895	\$989,457	\$562,348	\$569,057	57.51%
68	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.12%	\$913,599	\$1,069,734	\$661,775	\$668,618	62.50%
69	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.12%	\$892,621	\$878,847	\$592,485	\$653,194	74.32%
70	ENCOMPASS INDEMNITY COMPANY	0.12%	\$880,135	\$1,197,239	\$620,890	\$643,419	53.74%
71	GRINNELL MUTUAL REINSURANCE COMPANY	0.11%	\$875,188	\$884,563	\$376,400	\$390,371	44.13%
72	CONSUMERS INSURANCE USA INC	0.11%	\$861,552	\$913,140	\$767,277	\$749,509	82.08%
73	TRAVELERS PERSONAL INSURANCE COMPANY	0.11%	\$858,429	\$1,010,710	\$330,690	\$306,131	30.29%
74	UNITRIN PREFERRED INSURANCE COMPANY	0.11%	\$844,649	\$595,412	\$397,482	\$436,791	73.36%
75	AMERICAN HOME ASSURANCE COMPANY	0.11%	\$834,762	\$950,721	\$755,626	\$724,200	76.17%
76	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	0.10%	\$798,875	\$986,045	\$750,434	\$659,966	66.93%
77	ALFA VISION INSURANCE CORPORATION	0.10%	\$782,416	\$873,678	\$624,553	\$589,037	67.42%
78	GMAC INSURANCE COMPANY ONLINE INC	0.10%	\$766,597	\$560,947	\$520,356	\$591,580	105.46%
79	MIDDLESEX INSURANCE COMPANY	0.10%	\$765,354	\$700,116	\$395,602	\$407,006	58.13%
80	CINCINNATI INSURANCE COMPANY THE	0.10%	\$725,641	\$723,245	\$378,072	\$361,219	49.94%
81	ECONOMY PREMIER ASSURANCE COMPANY	0.09%	\$719,987	\$759,464	\$233,754	\$225,972	29.75%
82	GRINNELL SELECT INSURANCE COMPANY	0.09%	\$709,715	\$691,798	\$436,938	\$430,493	62.23%
83	UNIVERSAL CASUALTY COMPANY	0.09%	\$704,346	\$287,476	\$45,830	\$172,321	59.94%
84	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$703,819	\$677,424	\$448,273	\$444,746	65.65%
85	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$653,550	\$674,581	\$442,477	\$438,532	65.01%
86	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.09%	\$649,160	\$681,477	\$507,528	\$526,887	77.32%
87	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG PA	0.08%	\$618,269	\$685,555	\$342,506	\$349,686	51.01%
88	MILLERS FIRST INSURANCE COMANY	0.08%	\$614,494	\$635,030	\$491,434	\$471,915	74.31%
89	INFINITY AUTO INSURANCE COMPANY	0.08%	\$594,773	\$733,777	\$465,637	\$435,446	59.34%
90	SECURA SUPREME INSURANCE COMPANY	0.08%	\$587,458	\$646,602	\$415,216	\$442,952	68.50%
91	ESSENTIA INSURANCE COMPANY	0.07%	\$565,975	\$239,396	\$76,074	\$69,692	29.11%
92	GUIDEONE AMERICA INSURANCE COMPANY	0.07%	\$548,305	\$542,104	\$401,722	\$400,122	73.81%
93	YOUNG AMERICA INSURANCE COMPANY	0.07%	\$526,052	\$540,349	\$487,569	\$227,377	42.08%
94	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.07%	\$515,714	\$459,306	\$342,155	\$337,606	73.50%
95	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.07%	\$500,451	\$425,079	\$161,515	\$162,436	38.21%
96	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.07%	\$497,701	\$523,170	\$332,617	\$335,969	64.22%
97	FIRST LIBERTY INSURANCE CORP THE	0.07%	\$496,569	\$431,708	\$317,162	\$323,301	74.89%
98	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$478,455	\$508,300	\$312,278	\$308,926	60.78%
99	RESPONSE WORLDWIDE INSURANCE COMPANY	0.06%	\$474,652	\$449,203	\$410,607	\$413,107	91.96%
100	DIRECT NATIONAL INSURANCE COMPANY	0.06%	\$468,413	\$408,382	\$157,815	\$190,233	46.58%
101	AIU INSURANCE COMPANY	0.06%	\$456,400	\$489,438	\$264,473	\$252,313	51.55%
102	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.06%	\$448,803	\$408,443	\$255,664	\$260,286	63.73%
103	AIG NATIONAL INSURANCE COMPANY INC	0.05%	\$413,232	\$545,780	\$465,593	\$437,408	80.14%
104	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	0.05%	\$386,325	\$412,219	\$158,951	\$157,453	38.20%
105	AMERICAN SERVICE INSURANCE COMPANY	0.05%	\$373,741	\$432,917	\$332,866	\$372,329	86.00%
106	KEMPER INDEPENDENCE INSURANCE COMPANY	0.05%	\$356,063	\$392,989	\$184,397	\$174,533	44.41%
107	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	\$353,801	\$441,815	\$266,319	\$244,603	55.36%
108	GEICO CASUALTY COMPANY	0.05%	\$348,801	\$387,890	\$158,586	\$144,054	37.14%
109	21ST CENTURY INSURANCE COMPANY	0.05%	\$347,258	\$397,133	\$541,504	\$503,749	126.85%
110	INFINITY ASSURANCE INSURANCE COMPANY	0.05%	\$345,764	\$462,606	\$296,885	\$298,745	64.58%
111	TRADERS INSURANCE COMPANY	0.05%	\$342,717	\$303,449	\$298,166	\$296,108	97.58%
112	VIGILANT INSURANCE COMPANY	0.04%	\$341,350	\$369,783	\$143,788	\$141,303	38.21%
113	AIG PREMIER INSURANCE COMPANY	0.04%	\$339,284	\$388,471	\$281,760	\$291,811	75.12%
114	GUIDEONE ELITE INSURANCE COMPANY	0.04%	\$315,280	\$323,026	\$193,686	\$195,286	60.46%
115	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.04%	\$306,956	\$354,960	\$188,216	\$234,660	66.11%
116	TRAVCO INSURANCE COMPANY	0.04%	\$306,822	\$456,773	\$144,237	\$150,818	33.02%
117	FEDERAL INSURANCE COMPANY	0.04%	\$303,947	\$308,784	\$122,489	\$120,034	38.87%
118	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.04%	\$303,068	\$324,358	\$267,990	\$261,236	80.54%
119	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.04%	\$298,255	\$279,055	\$198,667	\$189,864	68.04%
120	OMNI INDEMNITY COMPANY	0.04%	\$294,151	\$229,927	\$59,440	\$118,283	51.44%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	VIKING INSURANCE COMPANY OF WISCONSIN	0.04%	\$286,316	\$269,434	\$136,682	\$103,711	38.49%
122	INFINITY INDEMNITY INSURANCE COMPANY	0.04%	\$282,261	\$284,777	\$191,641	\$192,775	67.69%
123	NEW SOUTH INSURANCE COMPANY	0.04%	\$282,200	\$378,225	\$225,959	\$187,320	49.53%
124	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.04%	\$275,995	\$331,629	\$95,673	\$90,360	27.25%
125	SAGAMORE INSURANCE COMPANY	0.04%	\$271,468	\$253,014	\$141,901	\$146,394	57.86%
126	WEST AMERICAN INSURANCE COMPANY	0.03%	\$263,284	\$275,585	\$203,102	\$236,717	85.90%
127	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.03%	\$261,656	\$281,172	\$126,579	\$133,104	47.34%
128	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.03%	\$248,724	\$248,499	\$24,794	\$27,981	11.26%
129	AIG CASUALTY COMPANY	0.03%	\$242,452	\$348,419	\$323,627	\$304,144	87.29%
130	HARTFORD FIRE INSURANCE COMPANY	0.03%	\$240,428	\$292,067	\$135,582	\$132,208	45.27%
131	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$235,292	\$198,177	\$196,619	\$208,911	105.42%
132	CHUBB NATIONAL INSURANCE COMPANY	0.03%	\$226,549	\$191,921	\$32,642	\$32,522	16.95%
133	NATIONAL GENERAL ASSURANCE COMPANY	0.03%	\$225,853	\$231,523	\$134,191	\$120,851	52.20%
134	RESPONSE INSURANCE COMPANY	0.03%	\$203,229	\$169,777	\$162,544	\$151,044	88.97%
135	PHOENIX INSURANCE COMPANY THE	0.03%	\$193,352	\$209,264	\$52,989	\$60,380	28.85%
136	AIG ADVANTAGE INSURANCE COMPANY	0.03%	\$193,006	\$51,073	\$18,485	\$22,993	45.02%
137	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.03%	\$192,384	\$205,709	\$98,312	\$90,647	44.07%
138	PACIFIC INDEMNITY COMPANY	0.02%	\$185,024	\$193,027	\$73,530	\$72,334	37.47%
139	MIC GENERAL INSURANCE CORPORATION	0.02%	\$182,662	\$218,847	\$95,934	\$95,648	43.71%
140	AMCO INSURANCE COMPANY	0.02%	\$172,669	\$326,269	\$458,409	\$446,474	136.84%
141	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$167,849	\$167,196	\$102,436	\$106,124	63.47%
142	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$162,126	\$153,128	\$90,814	\$95,184	62.16%
143	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$137,335	\$157,246	\$71,631	\$76,973	48.95%
144	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$134,125	\$125,566	\$109,835	\$114,480	91.17%
145	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$134,046	\$136,465	\$79,237	\$73,594	53.93%
146	TEACHERS INSURANCE COMPANY	0.02%	\$133,164	\$140,726	\$55,275	\$54,295	38.58%
147	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$130,211	\$135,155	\$104,781	\$76,634	56.70%
148	COUNTRY CASUALTY INSURANCE COMPANY	0.02%	\$128,416	\$125,831	\$123,051	\$140,020	111.28%
149	GUIDEONE MUTUAL INSURANCE COMPANY	0.02%	\$124,747	\$129,277	\$112,559	\$109,721	84.87%
150	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.02%	\$120,995	\$129,673	\$52,398	\$64,986	50.12%
151	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$116,302	\$117,550	\$29,965	-\$17,132	-14.57%
152	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$100,626	\$105,100	\$25,271	\$25,271	24.04%
153	NATIONAL SURETY CORPORATION	0.01%	\$100,368	\$19,854	\$9,994	\$10,026	50.50%
154	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$94,449	\$96,142	\$38,360	\$34,583	35.97%
155	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$86,137	\$92,585	\$47,249	\$43,935	47.45%
156	LIBERTY INSURANCE CORPORATION	0.01%	\$86,052	\$106,608	\$54,884	\$57,799	54.22%
157	OMNI INSURANCE COMPANY	0.01%	\$83,893	\$98,749	\$61,653	\$28,175	28.53%
158	INFINITY INSURANCE COMPANY	0.01%	\$80,973	\$76,495	-\$2,402	-\$258	-0.34%
159	MERASTAR INSURANCE COMPANY	0.01%	\$74,951	\$75,888	\$84,948	\$83,143	109.56%
160	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$74,683	\$19,821	\$298	\$1,401	7.07%
161	INSUREMAX INSURANCE COMPANY	0.01%	\$74,429	\$86,004	-\$3,100	-\$11,821	-13.74%
162	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$72,755	\$73,556	\$14,412	\$15,146	20.59%
163	AMERICAN MODERN SELECT INSURANCE COMPANY	0.01%	\$69,259	\$62,460	\$63,460	\$35,661	57.09%
164	HALLMARK INSURANCE COMPANY	0.01%	\$66,758	\$79,139	\$41,504	\$44,068	55.68%
165	DEERBROOK INSURANCE COMPANY	0.01%	\$62,207	\$69,652	\$47,979	\$33,195	47.66%
166	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$60,814	\$84,493	\$76,327	\$73,307	86.76%
167	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$60,261	\$63,272	\$31,833	\$33,921	53.61%
168	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.01%	\$58,939	\$81,668	-\$1,125	-\$1,085	-1.33%
169	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$55,591	\$66,938	\$29,308	\$31,825	47.54%
170	METROPOLITAN GENERAL INSURANCE COMPANY	0.01%	\$49,906	\$55,350	\$13,209	\$10,331	18.66%
171	EMCASCO INSURANCE COMPANY	0.01%	\$49,097	\$50,179	\$19,737	\$16,987	33.85%
172	AMERICAN FAMILY HOME INSURANCE COMPANY	0.01%	\$44,087	\$42,208	\$752,110	\$724,245	1715.90%
173	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$38,349	\$41,929	\$11,482	\$13,303	31.73%
174	CHARTER INDEMNITY COMPANY	0.00%	\$27,586	\$92,161	\$10,509	\$9,113	9.89%
175	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$27,486	\$32,398	\$18,564	\$62,493	192.89%
176	SENTINEL INSURANCE COMPANY LTD	0.00%	\$24,557	\$35,357	\$29,082	\$27,726	78.42%
177	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$22,911	\$29,273	\$2,484	\$2,424	8.28%
178	STANDARD FIRE INSURANCE COMPANY	0.00%	\$21,641	\$26,566	\$5,087	\$6,257	23.55%
179	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$18,445	\$7,966	\$4,208	\$5,708	71.65%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

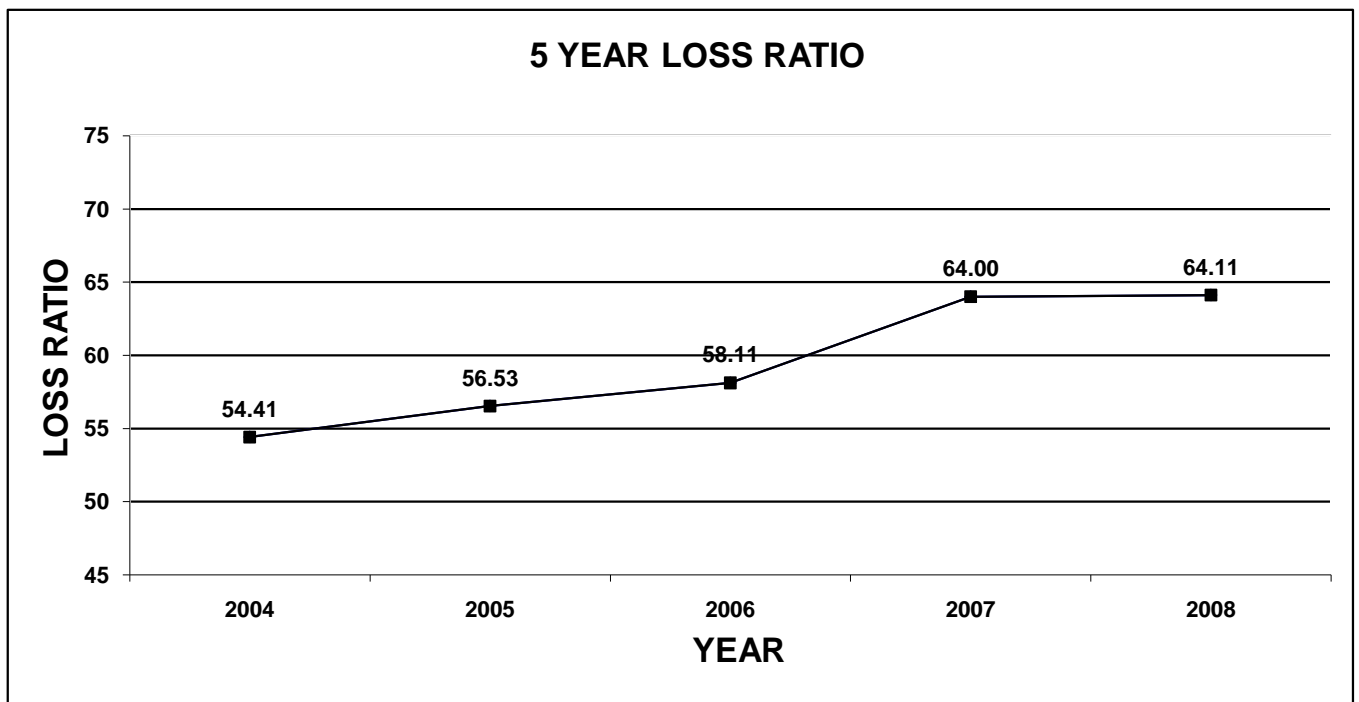
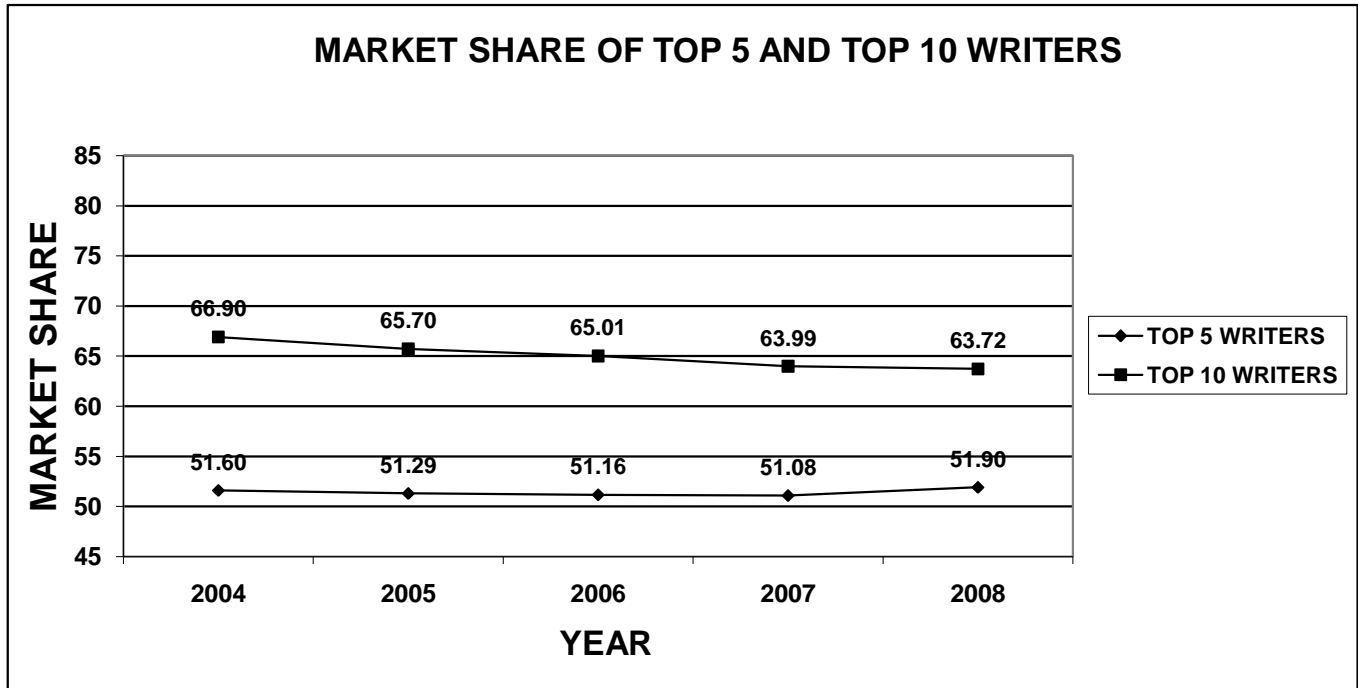
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
180	PERMANENT GENERAL ASSURANCE CORPORATION	0.00%	\$17,979	\$8,309	\$7,967	\$7,967	95.88%
181	HORACE MANN INSURANCE COMPANY	0.00%	\$17,566	\$18,436	\$5,868	\$5,890	31.95%
182	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$15,664	\$17,883	-\$83,072	-\$47,612	-266.24%
183	INTEGON INDEMNITY CORPORATION	0.00%	\$15,587	\$19,136	\$4,442	\$6,836	35.72%
184	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$15,398	\$19,219	\$26,606	\$29,906	155.61%
185	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$14,386	\$12,129	\$0	\$0	0.00%
186	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$13,109	\$14,493	\$2,247	\$4,674	32.25%
187	NORTHBROOK INDEMNITY COMPANY	0.00%	\$12,114	\$14,803	\$278	\$8,565	57.86%
188	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$11,258	\$10,779	-\$650	-\$730	-6.77%
189	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$9,832	\$9,505	\$2,444	\$2,444	25.71%
190	DEPOSITORS INSURANCE COMPANY	0.00%	\$9,727	\$184,669	\$128,121	\$119,891	64.92%
191	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$8,083	\$10,704	\$12,992	\$11,959	111.72%
192	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$6,020	\$8,386	\$0	\$22	0.26%
193	TRIUMPHE CASUALTY COMPANY	0.00%	\$4,046	\$858	\$0	\$0	0.00%
194	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$3,752	\$4,622	\$0	\$0	0.00%
195	HANOVER INSURANCE COMPANY THE	0.00%	\$3,637	\$3,745	\$1,236	-\$1,263	-33.72%
196	HARTFORD CASUALTY INSURANCE CO	0.00%	\$2,996	\$15,113	\$93	\$93	0.62%
197	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$2,748	\$2,858	-\$131	\$2,577	90.17%
198	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$1,952	\$2,267	\$0	\$0	0.00%
199	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$432	\$2,132	\$0	\$768	36.02%
200	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$407	\$407	\$10,689	\$27,434	6740.54%
201	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$244	\$244	\$0	\$0	0.00%
202	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$211	\$452	\$0	-\$7	-1.55%
203	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$109	\$98	-\$10	-\$8	-8.16%
204	TRAVELERS INDEMNITY COMPANY	0.00%	\$101	\$173	\$13,647	\$13,797	7975.14%
205	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$62	\$62	\$0	\$0	0.00%
206	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$38	\$38	\$21	\$365	960.53%
207	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$23	\$23	-\$1,022	-\$1,022	-4443.48%
208	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$6	\$9	-\$2	-\$13	-144.44%
209	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,117	N/A
210	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,984	N/A
211	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,576	-\$1,576	N/A
212	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$4,780	\$5,274	N/A
213	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	-\$958	-\$958	N/A
214	AMERICAN STATES PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,377	-\$4,792	N/A
215	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	-\$1,574	\$654	N/A
216	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$40,763	N/A
217	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	-\$9,851	-\$10,021	N/A
218	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$317	-\$316	N/A
219	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$81	N/A
220	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
221	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1	\$6	N/A
222	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$3,725	\$3,634	N/A
223	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$280	\$154	N/A
224	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$1	-\$15,533	\$3,121	312100.00%
225	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$0	\$0	N/A
226	GENERAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$733	-\$733	N/A
227	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$333	-\$290	N/A
228	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$88	N/A
229	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$53	N/A
230	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
231	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7	N/A
232	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
233	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$125	N/A
234	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$569	-\$279	N/A
235	INFINITY SPECIALITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$867	-\$867	N/A
236	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$681	\$72	N/A
237	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$14,500	-\$14,500	N/A
238	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,246	-\$2,246	N/A



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
239	MOTORS INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
240	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$108	N/A
241	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$63	N/A
242	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,783	-\$2,783	N/A
243	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$1	\$0	\$2	-200.00%
244	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
245	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,775	\$4,993	N/A
246	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$197	-\$229	N/A
247	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$601	N/A
248	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	-\$200	-\$242	N/A
249	TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$0	\$10	N/A
250	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,907	-\$1,907	N/A
251	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$19	\$0	-\$29,023	-152752.63%
252	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,025	-\$3,025	N/A
253	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$15	\$4,493	\$4,484	-29893.33%
254	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$14	-\$6	-\$581	-\$421	7016.67%
255	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$18	-\$18	\$15,150	\$2,474	-13744.44%
256	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$89	\$2,993	\$0	\$671	22.42%
257	ONEBEACON INSURANCE COMPANY	0.00%	-\$143	-\$160	-\$6,140	-\$6,134	3833.75%
258	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$819	\$12,019	-\$15,475	-\$36,083	-300.22%
259	TRUMBULL INSURANCE COMPANY	0.00%	-\$1,111	\$15,471	\$53,130	\$46,154	298.33%
TOTAL		100.00%	\$761,230,898	\$758,776,246	\$484,971,058	\$486,449,846	64.11%

**MISSOURI PRIVATE PASSENGER AUTO INSURANCE  
(Auto Collision)**



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MOTORS INSURANCE CORPORATION	8.51%	\$4,724,037	\$4,724,037	\$3,001,676	\$3,045,011	64.46%
2	VANLINER INSURANCE COMPANY	6.70%	\$3,722,293	\$3,862,569	\$1,451,402	\$1,059,206	27.42%
3	BALBOA INSURANCE COMPANY	4.62%	\$2,566,733	\$2,568,492	\$1,252,772	\$1,305,600	50.83%
4	NATIONWIDE MUTUAL INSURANCE COMPANY	3.94%	\$2,188,414	\$2,425,163	\$1,243,902	\$1,160,321	47.85%
5	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3.61%	\$2,006,464	\$2,021,400	\$1,599,278	\$1,555,295	76.94%
6	OWNERS INSURANCE COMPANY	3.37%	\$1,870,387	\$1,839,705	\$987,439	\$973,986	52.94%
7	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	3.21%	\$1,780,822	\$1,813,408	\$1,110,302	\$1,097,000	60.49%
8	CONSUMERS INSURANCE USA INC	2.87%	\$1,590,857	\$1,650,244	\$1,113,994	\$1,168,337	70.80%
9	ACUITY A MUTUAL INSURANCE COMPANY	2.81%	\$1,562,276	\$1,437,833	\$776,427	\$240,993	16.76%
10	GREAT WEST CASUALTY COMPANY	2.36%	\$1,310,055	\$1,337,449	\$1,013,362	\$970,958	72.60%
11	EMPIRE FIRE AND MARINE INSURANCE CO	2.35%	\$1,305,084	\$1,633,775	\$996,990	\$727,829	44.55%
12	CONTINENTAL WESTERN INSURANCE COMPANY	2.24%	\$1,245,645	\$1,289,902	\$671,868	\$587,262	45.53%
13	AUTO OWNERS INSURANCE COMPANY	1.99%	\$1,104,259	\$1,253,813	\$545,548	\$523,259	41.73%
14	CHRYSLER INSURANCE COMPANY	1.97%	\$1,091,129	\$1,115,246	\$433,067	\$447,730	40.15%
15	SAVERS PROPERTY & CASUALTY INSURANCE CO	1.94%	\$1,077,398	\$1,101,838	\$343,859	\$315,530	28.64%
16	SENTRY SELECT INSURANCE COMPANY	1.94%	\$1,076,539	\$1,117,817	\$1,193,791	\$1,039,603	93.00%
17	CINCINNATI INSURANCE COMPANY THE	1.73%	\$963,239	\$968,841	\$1,190,349	\$1,301,472	134.33%
18	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.56%	\$866,972	\$868,326	\$340,039	\$334,953	38.57%
19	ARTISAN AND TRUCKERS CASUALTY COMPANY	1.40%	\$775,612	\$442,549	\$390,435	\$406,244	91.80%
20	UNITED FINANCIAL CASUALTY COMPANY	1.28%	\$711,641	\$845,859	\$641,004	\$471,104	55.70%
21	FEDERATED MUTUAL INSURANCE COMPANY	1.24%	\$689,919	\$729,142	\$499,363	\$325,320	44.62%
22	INTREPID INSURANCE COMPANY	1.16%	\$642,112	\$500,474	\$139,003	-\$61,634	-12.32%
23	NORTHLAND INSURANCE COMPANY	1.07%	\$592,492	\$644,526	\$607,030	\$664,947	103.17%
24	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	1.06%	\$587,891	\$595,225	\$240,104	\$86,010	14.45%
25	NATIONAL CASUALTY COMPANY	1.01%	\$562,150	\$530,108	\$229,602	\$244,309	46.09%
26	UNITED FIRE AND CASUALTY COMPANY	1.01%	\$559,728	\$554,223	\$434,509	\$469,045	84.63%
27	GREAT AMERICAN ASSURANCE COMPANY	1.00%	\$555,530	\$521,516	\$185,827	\$165,041	31.65%
28	AMCO INSURANCE COMPANY	0.89%	\$496,683	\$434,102	\$179,978	\$205,084	47.24%
29	SHELTER GENERAL INSURANCE COMPANY	0.89%	\$494,644	\$479,646	\$283,495	\$289,642	60.39%
30	NATIONAL AMERICAN INSURANCE COMPANY	0.86%	\$477,094	\$564,569	\$0	\$0	0.00%
31	GENERAL CASUALTY COMPANY OF WISCONSIN	0.84%	\$464,392	\$504,090	\$314,512	\$252,554	50.10%
32	HAULERS INSURANCE COMPANY INC	0.73%	\$404,116	\$424,469	\$338,534	\$313,990	73.97%
33	COLUMBIA MUTUAL INSURANCE COMPANY	0.71%	\$395,989	\$343,182	\$283,768	\$296,409	86.37%
34	CUMIS INSURANCE SOCIETY INC	0.70%	\$387,929	\$1,004,704	\$883,807	\$861,695	85.77%
35	GRINNELL MUTUAL REINSURANCE COMPANY	0.70%	\$386,346	\$405,057	\$204,581	\$203,995	50.36%
36	CHARTER OAK FIRE INSURANCE CO THE	0.60%	\$334,190	\$320,431	\$129,076	\$160,957	50.23%
37	ZURICH AMERICAN INSURANCE COMPANY	0.60%	\$333,445	\$366,788	\$104,107	\$151,471	41.30%
38	STRATFORD INSURANCE COMPANY	0.59%	\$327,847	\$370,480	\$353,932	\$354,027	95.56%
39	ACCEPTANCE CASUALTY INSURANCE CO	0.58%	\$322,700	\$244,001	\$94,142	\$131,534	53.91%
40	CAMERON MUTUAL INSURANCE COMPANY	0.55%	\$305,824	\$312,488	\$310,851	\$307,698	98.47%
41	MIDWESTERN INDEMNITY COMPANY THE	0.50%	\$279,263	\$284,460	\$267,549	\$295,568	103.90%
42	ARCH INSURANCE COMPANY	0.49%	\$272,264	\$236,693	\$156,258	\$178,958	75.61%
43	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.49%	\$270,743	\$254,247	\$283,793	\$283,793	111.62%
44	SECURA INSURANCE A MUTUAL COMPANY	0.49%	\$270,245	\$259,329	\$167,295	\$120,056	46.29%
45	OAK RIVER INSURANCE COMPANY	0.48%	\$267,513	\$250,973	\$200,257	\$234,383	93.39%
46	NATIONAL INTERSTATE INSURANCE COMPANY	0.46%	\$254,419	\$277,250	\$116,880	\$290,988	104.96%
47	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.45%	\$251,686	\$241,031	\$169,052	\$204,919	85.02%
48	HARTFORD FIRE INSURANCE COMPANY	0.44%	\$243,458	\$254,116	\$78,600	\$82,087	32.30%
49	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.40%	\$221,446	\$220,566	\$207,716	\$149,728	67.88%
50	TRUCK INSURANCE EXCHANGE	0.39%	\$219,107	\$214,789	\$119,374	\$110,981	51.67%
51	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.39%	\$215,965	\$243,777	\$166,857	\$188,750	77.43%
52	AMERICAN STATES INSURANCE COMPANY	0.38%	\$211,113	\$226,863	\$145,950	\$138,225	60.93%
53	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.38%	\$211,015	\$227,574	\$2,249	\$2,818	1.24%
54	HAWKEYE SECURITY INSURANCE COMPANY	0.37%	\$206,824	\$221,939	\$425,652	\$699,179	315.03%
55	EMPLOYERS MUTUAL CASUALTY COMPANY	0.36%	\$202,448	\$212,443	\$171,065	\$192,345	90.54%
56	NETHERLANDS INSURANCE COMPANY THE	0.36%	\$198,966	\$178,271	\$139,923	\$142,753	80.08%
57	CHURCH MUTUAL INSURANCE COMPANY	0.35%	\$193,143	\$191,767	\$90,041	\$79,162	41.28%
58	AMERISURE INSURANCE COMPANY	0.34%	\$189,504	\$166,253	\$178,063	\$183,402	110.32%
59	UNITED STATES FIRE INSURANCE COMPANY	0.34%	\$186,770	\$378,836	\$261,251	\$293,855	77.57%
60	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.33%	\$184,290	\$168,427	\$55,873	\$53,489	31.76%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FEDERATED SERVICE INSURANCE COMPANY	0.33%	\$182,784	\$193,530	\$330,467	\$320,185	165.44%
62	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.33%	\$180,590	\$287,004	\$135,800	\$131,725	45.90%
63	NATIONAL INDEMNITY COMPANY	0.32%	\$179,335	\$209,340	\$33,999	\$36,813	17.59%
64	HARCO NATIONAL INSURANCE COMPANY	0.32%	\$176,551	\$295,390	\$931,482	\$852,463	288.59%
65	CANAL INSURANCE COMPANY	0.31%	\$174,878	\$190,226	\$19,062	\$19,061	10.02%
66	OCCIDENTAL FIRE & CASUALTY COMPANY OF NC	0.31%	\$174,675	\$198,032	\$31,679	\$31,679	16.00%
67	ALLSTATE INDEMNITY COMPANY	0.29%	\$162,550	\$193,197	\$38,852	\$38,030	19.68%
68	LANCER INSURANCE COMPANY	0.29%	\$160,504	\$159,105	\$36,057	\$24,925	15.67%
69	ADDISON INSURANCE COMPANY	0.28%	\$154,398	\$161,163	\$60,583	\$59,359	36.83%
70	TRAVELERS INDEMNITY COMPANY	0.27%	\$152,451	\$151,097	\$138,009	\$129,485	85.70%
71	STATE FARM FIRE AND CASUALTY COMPANY	0.27%	\$151,166	\$152,387	\$79,290	\$63,712	41.81%
72	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.26%	\$146,598	\$147,007	\$79,485	\$79,687	54.21%
73	AMERISURE MUTUAL INSURANCE COMPANY	0.25%	\$140,434	\$159,423	\$130,729	\$149,745	93.93%
74	PEERLESS INSURANCE COMPANY	0.24%	\$133,878	\$137,745	\$95,314	\$100,150	72.71%
75	FEDERAL INSURANCE COMPANY	0.24%	\$133,615	\$150,663	\$78,419	\$79,833	52.99%
76	SHELTER MUTUAL INSURANCE COMPANY	0.23%	\$128,951	\$157,953	\$47,555	\$47,361	29.98%
77	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.23%	\$125,816	\$130,203	\$10,939	\$12,190	9.36%
78	SENTINEL INSURANCE COMPANY LTD	0.22%	\$124,909	\$88,496	\$48,863	\$48,729	55.06%
79	GENERAL INSURANCE COMPANY OF AMERICA	0.22%	\$120,702	\$121,040	\$158,324	\$158,565	131.00%
80	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.22%	\$119,571	\$126,305	\$46,165	\$52,770	41.78%
81	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.21%	\$119,253	\$99,472	\$127,374	\$133,628	134.34%
82	BROTHERHOOD MUTUAL INSURANCE CO	0.21%	\$118,662	\$127,320	\$45,373	\$35,963	28.25%
83	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.21%	\$115,887	\$112,996	\$44,721	\$48,082	42.55%
84	NORTHFIELD INSURANCE COMPANY	0.20%	\$112,766	\$117,740	\$26,924	\$17,892	15.20%
85	TRANSPORTATION INSURANCE COMPANY	0.20%	\$110,169	\$111,481	\$33,170	\$38,553	34.58%
86	CONTINENTAL CASUALTY COMPANY	0.20%	\$110,130	\$135,476	\$255,072	\$259,789	191.76%
87	FARMLAND MUTUAL INSURANCE COMPANY	0.20%	\$109,404	\$110,664	\$222,236	\$150,108	135.64%
88	PEERLESS INDEMNITY INSURANCE COMPANY	0.19%	\$106,895	\$73,325	\$159,659	\$183,403	250.12%
89	ALLSTATE INSURANCE COMPANY	0.18%	\$98,918	\$97,187	\$52,439	\$58,303	59.99%
90	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$97,625	\$107,320	\$101,159	\$437,468	407.63%
91	GREAT NORTHERN INSURANCE COMPANY	0.17%	\$94,139	\$85,612	\$14,682	\$16,188	18.91%
92	EMCASCO INSURANCE COMPANY	0.16%	\$91,028	\$59,601	\$67,609	\$68,707	115.28%
93	EMPLOYERS FIRE INSURANCE COMPANY	0.16%	\$88,457	\$50,782	\$32,743	\$33,221	65.42%
94	AMERICAN HOME ASSURANCE COMPANY	0.15%	\$85,015	\$89,992	\$59,904	\$5,285	5.81%
95	FARMERS INSURANCE EXCHANGE	0.15%	\$84,560	\$92,947	\$47,465	\$46,177	49.68%
96	ARGONAUT GREAT CENTRAL INSURANCE CO	0.15%	\$83,789	\$82,000	\$33,980	\$46,270	56.43%
97	GUIDEONE MUTUAL INSURANCE COMPANY	0.15%	\$82,257	\$85,271	\$65,221	\$68,320	80.12%
98	ARGONAUT MIDWEST INSURANCE COMPANY	0.14%	\$79,459	\$96,409	\$60,685	\$47,968	49.75%
99	AMERICAN ECONOMY INSURANCE COMPANY	0.14%	\$76,799	\$86,455	\$45,791	\$42,541	49.21%
100	BITUMINOUS CASUALTY CORPORATION	0.14%	\$76,149	\$84,767	\$36,870	\$32,701	38.58%
101	LINCOLN GENERAL INSURANCE COMPANY	0.14%	\$75,708	\$105,135	\$73,800	\$71,845	68.34%
102	TWIN CITY FIRE INSURANCE COMPANY	0.14%	\$75,640	\$65,603	-\$1,021	-\$1,704	-2.60%
103	CONTINENTAL INSURANCE COMPANY THE	0.13%	\$74,244	\$100,614	\$57,100	\$82,552	82.05%
104	OHIO CASUALTY INSURANCE COMPANY	0.13%	\$73,936	\$84,457	\$25,352	\$18,328	21.70%
105	CRUM & FORSTER INDEMNITY COMPANY	0.13%	\$71,063	\$44,767	\$0	\$6,366	14.22%
106	DISCOVER PROPERTY AND CASUALTY INSURANCE CC	0.13%	\$70,411	\$118,230	-\$66,644	-\$643,517	-544.29%
107	REGENT INSURANCE COMPANY	0.12%	\$67,448	\$80,712	\$18,830	\$22,177	27.48%
108	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.12%	\$67,301	\$59,463	\$14,958	\$16,058	27.01%
109	HARTFORD CASUALTY INSURANCE CO	0.12%	\$66,348	\$59,796	\$62,033	\$65,142	108.94%
110	REDLAND INSURANCE COMPANY	0.12%	\$65,798	\$58,821	\$57,009	\$78,961	134.24%
111	OLD REPUBLIC INSURANCE COMPANY	0.12%	\$64,082	\$60,439	\$24,398	\$36,041	59.63%
112	ST PAUL MERCURY INSURANCE COMPANY	0.11%	\$63,052	\$46,237	\$6,231	\$8,328	18.01%
113	WAUSAU BUSINESS INSURANCE COMPANY	0.11%	\$60,703	\$59,248	\$17,477	\$17,477	29.50%
114	AIG NATIONAL INSURANCE COMPANY INC	0.11%	\$60,178	\$65,815	\$43,351	\$51,208	77.81%
115	PHOENIX INSURANCE COMPANY THE	0.11%	\$59,218	\$62,307	\$43,454	\$40,699	65.32%
116	PENNSYLVANIA LUMBERMENS MUTUAL INS COMPANY	0.11%	\$59,083	\$35,109	\$61,541	\$82,670	235.47%
117	VICTORIA FIRE & CASUALTY COMPANY	0.10%	\$57,632	\$12,657	\$0	\$22,145	174.96%
118	ONEBEACON AMERICA INSURANCE COMPANY	0.10%	\$57,412	\$50,457	\$39,921	\$40,880	81.02%
119	PRAETORIAN INSURANCE COMPANY	0.10%	\$57,318	\$69,557	\$70,094	\$78,468	112.81%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.10%	\$53,685	\$49,798	\$3,516	\$3,516	7.06%
121	T H E INSURANCE COMPANY	0.10%	\$53,029	\$58,856	\$21,661	\$21,744	36.94%
122	SAGAMORE INSURANCE COMPANY	0.09%	\$52,190	\$65,328	\$17,730	\$15,548	23.80%
123	MAXUM CASUALTY INSURANCE COMPANY	0.09%	\$50,063	\$41,704	\$19,657	\$19,297	46.27%
124	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.09%	\$49,863	\$31,708	\$38,759	\$40,039	126.27%
125	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.09%	\$49,571	\$51,820	\$29,576	\$23,076	44.53%
126	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.09%	\$47,294	\$42,939	\$41,587	\$54,007	125.78%
127	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.08%	\$47,065	\$44,418	\$2,014	\$749	1.69%
128	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.08%	\$46,309	\$44,782	\$168,381	\$159,793	356.82%
129	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.08%	\$46,160	\$52,492	\$15,593	\$13,765	26.22%
130	WEST AMERICAN INSURANCE COMPANY	0.08%	\$44,356	\$52,501	\$47,873	\$45,899	87.43%
131	GRANITE STATE INSURANCE COMPANY	0.08%	\$43,103	\$39,453	\$29,079	\$14,299	36.24%
132	AMERICAN FARMERS & RANCHERS INSURANCE CO	0.07%	\$41,076	\$45,550	\$27,916	-\$34,451	-75.63%
133	NORTH RIVER INSURANCE COMPANY THE	0.07%	\$41,059	\$32,682	\$17,524	\$22,784	69.71%
134	MID CENTURY INSURANCE COMPANY	0.07%	\$40,365	\$22,781	\$4,060	\$7,629	33.49%
135	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.07%	\$39,431	\$35,196	\$28,106	\$34,144	97.01%
136	RLI INSURANCE COMPANY	0.07%	\$36,293	\$33,043	\$13,929	\$13,310	40.28%
137	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$36,235	\$35,220	\$34,240	\$36,031	102.30%
138	VALLEY FORGE INSURANCE COMPANY	0.06%	\$34,557	\$38,051	\$41,472	\$47,932	125.97%
139	OHIO SECURITY INSURANCE COMPANY	0.06%	\$34,325	\$34,333	\$0	-\$802	-2.34%
140	STONINGTON INSURANCE COMPANY	0.06%	\$34,231	\$58,317	\$7,130	-\$814	-1.40%
141	MARYLAND CASUALTY COMPANY	0.06%	\$34,136	\$38,022	\$39,704	\$40,513	106.55%
142	RIVERPORT INSURANCE COMPANY	0.06%	\$33,812	\$31,561	\$7,812	\$7,811	24.75%
143	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.06%	\$32,826	\$12,473	\$213,557	\$214,545	1720.08%
144	AMERICAN FIRE & CASUALTY COMPANY	0.06%	\$32,161	\$30,666	\$20,584	\$49,681	162.01%
145	AMERICAN MODERN HOME INSURANCE CO	0.06%	\$31,899	\$31,899	\$0	\$0	0.00%
146	LM INSURANCE CORPORATION	0.06%	\$31,256	\$27,648	\$39,083	\$39,083	141.36%
147	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.05%	\$30,351	\$28,749	\$40,935	\$40,247	139.99%
148	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.05%	\$30,218	\$31,931	\$16,552	\$31,057	97.26%
149	ST PAUL PROTECTIVE INSURANCE COMPANY	0.05%	\$29,408	\$26,565	\$16,556	\$20,796	78.28%
150	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05%	\$27,758	\$22,068	\$18,584	\$3,819	17.31%
151	STAR INSURANCE COMPANY	0.05%	\$26,778	\$23,837	\$132,833	\$128,933	540.89%
152	NATIONAL SPECIALTY INSURANCE COMPANY	0.05%	\$26,518	\$21,335	\$0	\$23,900	112.02%
153	LIBERTY INSURANCE CORPORATION	0.04%	\$21,641	\$26,826	\$13,972	\$13,972	52.08%
154	BANCINSURE INC	0.04%	\$20,400	\$17,659	\$6,576	\$6,576	37.24%
155	SCOTTSDALE INDEMNITY COMPANY	0.04%	\$19,828	\$18,156	\$30,969	\$25,950	142.93%
156	FIREMANS FUND INSURANCE COMPANY	0.04%	\$19,623	\$17,828	\$9,371	\$3,408	19.12%
157	NEW HAMPSHIRE INSURANCE COMPANY	0.03%	\$19,340	\$15,176	\$4,033	\$4,059	26.75%
158	SENTRY CASUALTY COMPANY	0.03%	\$19,269	\$12,193	\$1,011	\$18,692	153.30%
159	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.03%	\$18,918	\$33,898	\$8,980	\$10,396	30.67%
160	LIBERTY MUTUAL INSURANCE COMPANY	0.03%	\$17,725	\$18,233	\$4,218	\$4,218	23.13%
161	GREAT DIVIDE INSURANCE COMPANY	0.03%	\$17,237	\$19,402	\$7,484	\$1,819	9.38%
162	GATEWAY INSURANCE COMPANY	0.03%	\$16,522	\$11,216	\$0	\$0	0.00%
163	ILLINOIS NATIONAL INSURANCE COMPANY	0.03%	\$16,087	\$20,514	\$5,875	\$5,659	27.59%
164	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.03%	\$15,896	\$7,701	\$91,149	\$1,923	24.97%
165	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.03%	\$14,420	\$16,340	\$2,763	\$2,397	14.67%
166	MASSACHUSETTS BAY INSURANCE COMPANY	0.02%	\$13,663	\$13,153	\$2,838	\$4,966	37.76%
167	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$12,951	\$11,994	\$2,827	\$2,571	21.44%
168	XL SPECIALTY INSURANCE COMPANY	0.02%	\$12,560	\$12,166	\$0	\$948	7.79%
169	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.02%	\$12,348	\$16,875	\$12,184	\$12,851	76.15%
170	DELOS INSURANCE COMPANY	0.02%	\$12,308	\$4,017	\$0	\$147	3.66%
171	ACE AMERICAN INSURANCE COMPANY	0.02%	\$11,981	\$16,556	\$143,307	\$75,812	457.91%
172	BITUMINOUS FIRE AND MARINE INS CO	0.02%	\$11,649	\$10,937	\$7,413	\$5,139	46.99%
173	MID-CONTINENT CASUALTY COMPANY	0.02%	\$11,615	\$10,934	\$2,654	\$2,823	25.82%
174	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$11,257	\$12,864	\$6,185	\$5,310	41.28%
175	SUA INSURANCE COMPANY	0.02%	\$11,251	\$8,866	-\$1,315	\$5,188	58.52%
176	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	0.02%	\$10,888	\$11,526	\$10,533	\$10,533	91.38%
177	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$10,816	\$11,203	\$6,920	\$6,304	56.27%
178	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$10,548	\$4,855	\$60	\$357	7.35%

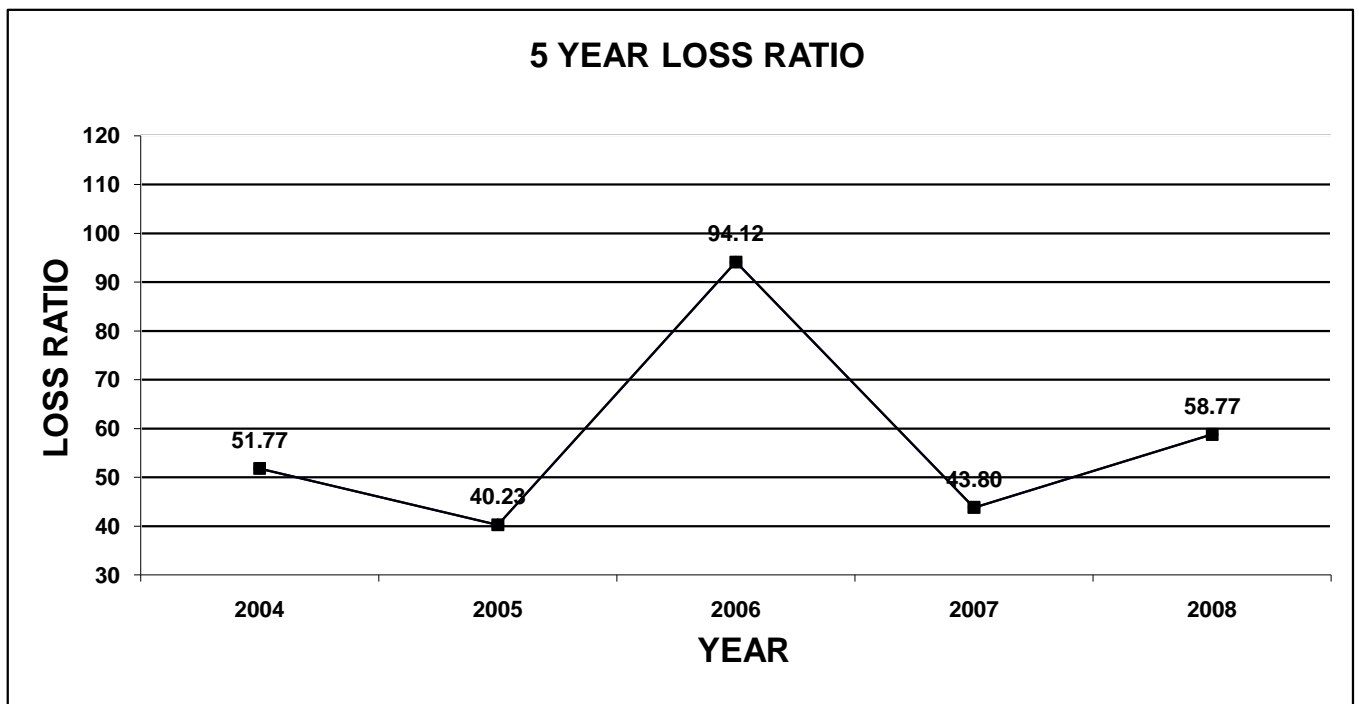
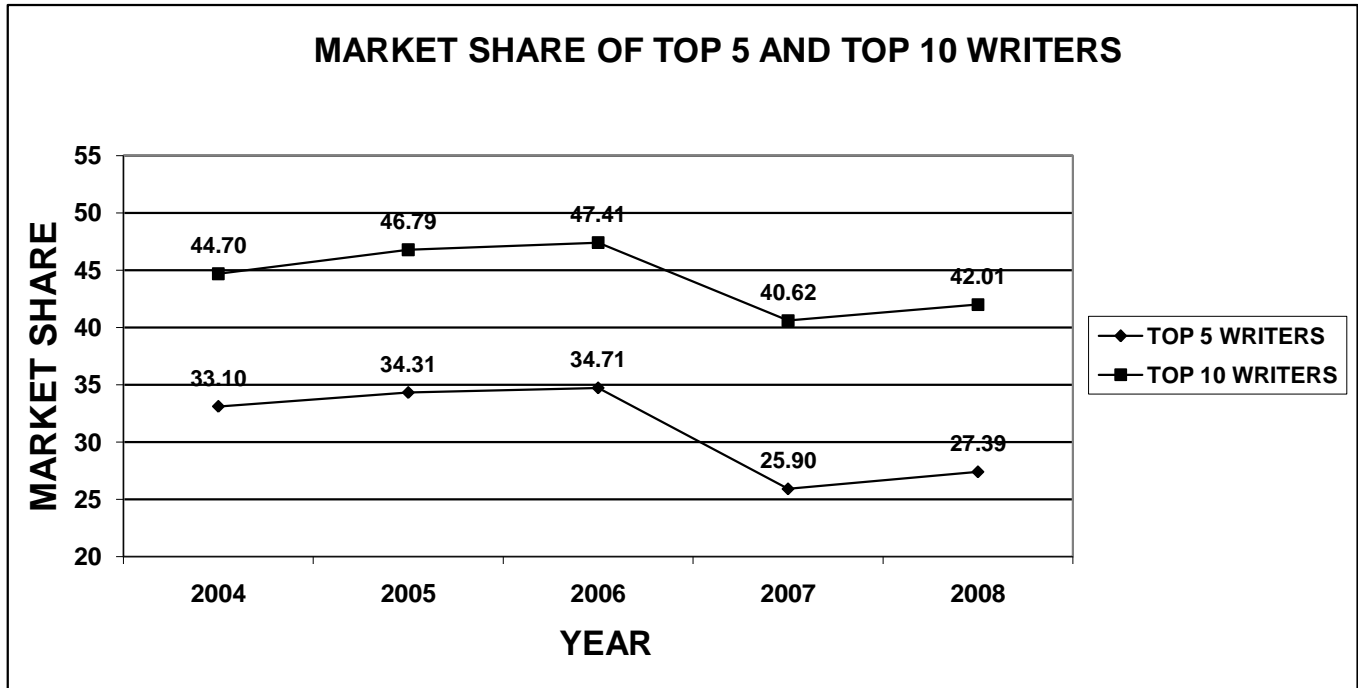
**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAS	0.02%	\$10,094	\$7,910	\$12,951	\$12,951	163.73%
180	HARLEYSVILLE INSURANCE COMPANY	0.02%	\$10,091	\$14,816	\$9,974	\$10,187	68.76%
181	WESCO INSURANCE COMPANY	0.02%	\$10,055	\$8,644	\$0	\$3,421	39.58%
182	ST PAUL GUARDIAN INSURANCE COMPANY	0.02%	\$9,659	\$8,100	\$0	-\$945	-11.67%
183	MARKEL INSURANCE COMPANY	0.02%	\$9,582	\$16,005	\$9,702	\$10,255	64.07%
184	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$9,372	\$9,055	\$2,210	\$2,210	24.41%
185	AMERICAN ZURICH INSURANCE COMPANY	0.02%	\$8,383	\$9,073	\$13,598	\$14,814	163.28%
186	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$8,299	\$6,077	\$0	-\$116	-1.91%
187	SPARTA INSURANCE COMPANY	0.01%	\$8,155	\$2,941	\$0	\$1,766	60.05%
188	NATIONAL SURETY CORPORATION	0.01%	\$7,901	\$10,793	\$4,396	\$1,787	16.56%
189	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$7,767	\$9,100	\$6,625	\$7,341	80.67%
190	INFINITY STANDARD INSURANCE COMPANY	0.01%	\$7,547	\$10,709	\$13,110	\$13,057	121.93%
191	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$7,434	\$491,698	\$0	-\$31,059	-6.32%
192	WESTPORT INSURANCE CORPORATION	0.01%	\$7,240	\$8,581	\$7,365	\$1,432	16.69%
193	QBE INSURANCE CORPORATION	0.01%	\$7,160	\$1,022	\$0	\$1,768	172.99%
194	WESTFIELD INSURANCE COMPANY	0.01%	\$6,984	\$4,727	\$3,026	\$3,855	81.55%
195	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$6,841	\$4,133	\$0	-\$1,427	-34.53%
196	HANOVER INSURANCE COMPANY THE	0.01%	\$6,746	\$6,672	\$35,176	\$40,745	610.69%
197	NOVA CASUALTY COMPANY	0.01%	\$6,664	\$2,769	\$0	\$7,425	268.15%
198	INFINITY AUTO INSURANCE COMPANY	0.01%	\$6,387	\$6,752	\$231	-\$554	-8.20%
199	PROPERTY & CASUALTY INS COMPANY OF HARTFORD	0.01%	\$6,084	\$5,077	\$7,589	\$7,491	147.55%
200	MITSUMI SUMITOMO INSURANCE CO OF AMERICA	0.01%	\$5,851	\$6,275	\$5,832	\$7,460	118.88%
201	SENECA INSURANCE COMPANY INC	0.01%	\$5,718	\$6,050	\$0	-\$796	-13.16%
202	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$5,458	\$6,211	\$1,873	-\$1,160	-18.68%
203	NATIONAL FARMERS UNION PROPERTY & CAS CO	0.01%	\$5,123	\$5,565	\$66,097	\$72,038	1294.48%
204	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$4,907	\$42,269	\$15,006	\$14,996	35.48%
205	PENNSYLVANIA MANUFACTURERS ASSOCIATION INS C	0.01%	\$4,777	\$4,122	\$13,255	\$13,279	322.15%
206	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$4,336	\$4,465	\$0	\$0	0.00%
207	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$4,319	\$5,420	\$1,749	-\$1,969	-36.33%
208	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$4,158	\$2,781	\$1,710	\$1,771	63.68%
209	ASSURANCE COMPANY OF AMERICA	0.01%	\$4,072	\$3,434	\$0	\$249	7.25%
210	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$4,012	\$4,495	\$60	\$60	1.33%
211	MITSUMI SUMITOMO INSURANCE USA INC	0.01%	\$3,982	\$3,179	\$3,620	\$2,514	79.08%
212	GREENWICH INSURANCE COMPANY	0.01%	\$3,585	\$6,618	\$0	-\$2,703	-40.84%
213	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPAN'	0.01%	\$3,505	\$2,096	\$0	\$22	1.05%
214	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$3,471	\$3,216	\$406	\$629	19.56%
215	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	\$3,354	\$4,337	\$507	\$2,605	60.06%
216	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$2,334	\$2,681	\$0	-\$15	-0.56%
217	UNION INSURANCE COMPANY OF PROVIDENCE	0.00%	\$2,158	\$728	\$0	\$20	2.75%
218	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,066	\$8,753	\$0	\$2	0.02%
219	SOUTHERN INSURANCE COMPANY	0.00%	\$2,028	\$1,815	\$2,616	\$2,516	138.62%
220	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.00%	\$1,839	\$1,914	\$0	\$0	0.00%
221	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,682	\$2,167	\$0	\$1,038	47.90%
222	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$1,516	\$1,050	\$0	\$166	15.81%
223	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$1,442	\$718	\$0	\$796	110.86%
224	MID-CONTINENT INSURANCE COMPANY	0.00%	\$1,357	\$1,167	\$0	\$0	0.00%
225	VIRGINIA SURETY COMPANY INC	0.00%	\$1,297	\$1,314	-\$14,277	-\$14,671	-1116.51%
226	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	0.00%	\$1,296	\$958	\$0	-\$1	-0.10%
227	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$1,060	\$843	\$0	-\$10	-1.19%
228	STARNET INSURANCE COMPANY	0.00%	\$860	\$706	\$339	-\$950	-134.56%
229	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$855	\$223	\$0	\$722	323.77%
230	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$831	\$224	\$0	\$0	0.00%
231	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$653	\$160	\$0	\$0	0.00%
232	ULLICO CASUALTY COMPANY	0.00%	\$630	\$159	\$0	\$31	19.50%
233	XL INSURANCE AMERICA INC	0.00%	\$455	\$47	\$0	\$4	8.51%
234	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$415	\$410	\$7,154	\$7,236	1764.88%
235	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$221	-\$2,306	\$17,004	\$16,483	-714.79%
236	VIGILANT INSURANCE COMPANY	0.00%	\$197	\$322	\$0	\$5	1.55%
237	PACIFIC INDEMNITY COMPANY	0.00%	\$176	\$318	\$0	\$11	3.46%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$160	\$354	\$0	\$0	0.00%
239	ENCOMPASS INDEMNITY COMPANY	0.00%	\$122	\$396	\$0	\$0	0.00%
240	AXIS INSURANCE COMPANY	0.00%	\$99	\$23	\$0	\$0	0.00%
241	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$23	\$49	-\$109,999	-\$76,212	-155534.69%
242	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$7	\$4	\$0	\$0	0.00%
243	AMERICAN HARDWARE MUTUAL INSURANCE COMPAN'	0.00%	\$4	\$42	\$0	\$0	0.00%
244	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	-\$1	\$0	\$130	-13000.00%
245	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,423	N/A
246	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$0	\$0	\$0	-\$35	N/A
247	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,108	N/A
248	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$22	N/A
249	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$145	N/A
250	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
251	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$249	-\$69,969	N/A
252	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
253	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$25	N/A
254	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$2	-\$1,085	\$5,417	270850.00%
255	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$93	-\$34,443	\$52,979	56966.67%
256	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$606	N/A
257	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
258	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$1,687	N/A
259	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,969	N/A
260	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$27,803	\$27,803	N/A
261	MIC PROPERTY AND CASUALTY INS CORPORATION	0.00%	\$0	\$776	-\$30	\$3,408	439.18%
262	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$11	N/A
263	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,716	-\$4,860	N/A
264	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$58	N/A
265	PROGRESSIVE NORTHWESTERN INSURANCE COMPAN	0.00%	\$0	\$0	\$0	\$1,026	N/A
266	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,558	N/A
267	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$55	N/A
268	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$273	N/A
269	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$1,709	N/A
270	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$409	N/A
271	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$1	N/A
272	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
273	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12	N/A
274	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
275	UNIVERSAL CASUALTY COMPANY	0.00%	\$0	\$0	\$54,819	\$15,319	N/A
276	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,215	N/A
277	ONEBEACON INSURANCE COMPANY	0.00%	-\$6	-\$6	\$128	\$58	-966.67%
278	GEICO GENERAL INS CO	0.00%	-\$29	-\$12	\$0	\$0	0.00%
279	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	-\$31	\$166	\$0	\$452	272.29%
280	ARGONAUT INSURANCE COMPANY	0.00%	-\$122	-\$122	\$0	\$0	0.00%
281	AMERICAN INSURANCE COMPANY THE	0.00%	-\$476	-\$139	\$1,006	\$945	-679.86%
282	PROGRESSIVE CASUALTY INSURANCE COMPANY	-0.04%	-\$20,600	\$182,774	\$150,595	\$144,887	79.27%
283	STATE NATIONAL INSURANCE COMPANY INC	-0.04%	-\$24,268	-\$29,547	\$18,051	\$7,649	-25.89%
TOTAL		100.00%	\$55,520,797	\$57,985,862	\$36,017,749	\$34,078,969	58.77%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Comprehensive)**





**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	6.81%	\$5,245,253	\$5,294,792	\$3,537,778	\$3,749,280	70.81%
2	CONTINENTAL WESTERN INSURANCE COMPANY	4.08%	\$3,143,975	\$3,343,562	\$2,573,135	\$2,228,802	66.66%
3	UNIVERSAL UNDERWRITERS INS CO	3.73%	\$2,877,478	\$2,963,117	\$2,881,623	\$3,053,524	103.05%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	3.53%	\$2,717,381	\$2,671,511	\$1,260,246	\$1,250,631	46.81%
5	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3.49%	\$2,687,360	\$2,812,539	\$1,571,641	\$1,570,471	55.84%
6	ARTISAN AND TRUCKERS CASUALTY COMPANY	3.06%	\$2,358,036	\$1,254,671	\$1,012,631	\$1,050,382	83.72%
7	CINCINNATI INSURANCE COMPANY THE	2.90%	\$2,235,964	\$2,162,406	\$1,312,230	\$1,388,369	64.20%
8	EMPIRE FIRE AND MARINE INSURANCE CO	2.88%	\$2,218,262	\$2,776,941	\$1,694,593	\$1,237,097	44.55%
9	NORTHLAND INSURANCE COMPANY	2.67%	\$2,059,510	\$2,273,932	\$1,170,139	\$1,271,350	55.91%
10	SENTRY SELECT INSURANCE COMPANY	2.64%	\$2,036,323	\$2,184,089	\$1,203,114	\$1,513,495	69.30%
11	GREAT AMERICAN ASSURANCE COMPANY	2.60%	\$2,001,996	\$1,898,868	\$1,004,829	\$906,853	47.76%
12	UNITED FINANCIAL CASUALTY COMPANY	2.31%	\$1,781,140	\$2,068,578	\$1,207,975	\$1,222,217	59.08%
13	OWNERS INSURANCE COMPANY	1.89%	\$1,455,212	\$1,449,336	\$771,803	\$766,010	52.85%
14	CHRYSLER INSURANCE COMPANY	1.87%	\$1,440,494	\$1,472,332	\$571,726	\$591,084	40.15%
15	CONSUMERS INSURANCE USA INC	1.64%	\$1,260,887	\$1,334,372	\$882,934	\$926,004	69.40%
16	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	1.54%	\$1,185,621	\$1,281,593	\$787,314	\$582,062	45.42%
17	PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.49%	\$1,147,902	\$1,049,091	\$348,018	\$333,172	31.76%
18	UNITED FIRE AND CASUALTY COMPANY	1.42%	\$1,095,733	\$1,088,303	\$697,272	\$705,551	64.83%
19	FIRST GUARD INSURANCE COMPANY	1.41%	\$1,088,608	\$1,088,608	\$600,420	\$557,161	51.18%
20	SAVERS PROPERTY & CASUALTY INSURANCE CO	1.27%	\$978,778	\$1,002,876	\$412,889	\$363,782	36.27%
21	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.20%	\$926,123	\$930,997	\$600,178	\$615,840	66.15%
22	AMERICAN ALTERNATIVE INSURANCE CORPORATION	1.18%	\$912,060	\$905,381	\$298,402	\$196,371	21.69%
23	CHEROKEE INSURANCE COMPANY	1.11%	\$856,900	\$862,847	\$467,301	\$401,116	46.49%
24	AUTO OWNERS INSURANCE COMPANY	1.11%	\$853,684	\$938,074	\$512,847	\$465,020	49.57%
25	NATIONWIDE MUTUAL INSURANCE COMPANY	1.11%	\$852,641	\$943,599	\$787,308	\$769,284	81.53%
26	GRINNELL MUTUAL REINSURANCE COMPANY	1.07%	\$825,027	\$854,354	\$462,979	\$480,616	56.25%
27	NAVIGATORS INSURANCE COMPANY	1.05%	\$805,548	\$625,261	\$158,107	\$439,194	70.24%
28	CHARTER OAK FIRE INSURANCE CO THE	1.04%	\$799,233	\$768,683	\$607,582	\$571,089	74.29%
29	SHELTER GENERAL INSURANCE COMPANY	1.03%	\$796,514	\$776,279	\$84,019	\$85,841	11.06%
30	GENERAL CASUALTY COMPANY OF WISCONSIN	0.98%	\$756,728	\$760,770	\$432,430	\$521,456	68.54%
31	SECURA INSURANCE A MUTUAL COMPANY	0.90%	\$692,115	\$664,160	\$607,520	\$652,956	98.31%
32	OAK RIVER INSURANCE COMPANY	0.87%	\$671,252	\$642,206	\$499,962	\$518,512	80.74%
33	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.83%	\$640,566	\$575,522	\$38,363	\$38,363	6.67%
34	COLUMBIA MUTUAL INSURANCE COMPANY	0.81%	\$625,050	\$659,204	\$411,680	\$424,016	64.32%
35	HARCO NATIONAL INSURANCE COMPANY	0.81%	\$622,871	\$604,908	\$202,268	\$107,852	17.83%
36	CAMERON MUTUAL INSURANCE COMPANY	0.79%	\$608,644	\$632,799	\$329,391	\$369,143	58.33%
37	EMPLOYERS MUTUAL CASUALTY COMPANY	0.72%	\$557,402	\$593,146	\$317,684	\$287,868	48.53%
38	MIDWESTERN INDEMNITY COMPANY THE	0.71%	\$547,638	\$561,102	\$338,040	\$373,442	66.56%
39	ACUITY A MUTUAL INSURANCE COMPANY	0.71%	\$547,472	\$519,462	\$286,838	\$730,734	140.67%
40	CANAL INSURANCE COMPANY	0.69%	\$531,631	\$578,571	\$263,428	\$302,427	52.27%
41	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.66%	\$511,120	\$597,659	\$374,509	\$338,173	56.58%
42	FEDERATED MUTUAL INSURANCE COMPANY	0.65%	\$500,802	\$502,458	\$190,582	\$201,500	40.10%
43	NATIONAL INTERSTATE INSURANCE COMPANY	0.64%	\$492,210	\$540,932	\$293,994	\$411,877	76.14%
44	ZURICH AMERICAN INSURANCE COMPANY	0.62%	\$476,253	\$490,804	\$403,320	\$425,994	86.80%
45	AMERISURE INSURANCE COMPANY	0.61%	\$473,896	\$432,705	\$269,163	\$269,163	62.20%
46	AMERICAN STATES INSURANCE COMPANY	0.60%	\$464,615	\$521,331	\$216,616	\$199,736	38.31%
47	HAWKEYE SECURITY INSURANCE COMPANY	0.56%	\$434,682	\$476,142	\$238,257	\$391,362	82.19%
48	NATIONAL INDEMNITY COMPANY	0.54%	\$417,539	\$462,708	\$54,670	\$40,013	8.65%
49	MOTORS INSURANCE CORPORATION	0.53%	\$406,844	\$406,844	\$160,560	\$159,580	39.22%
50	GREAT AMERICAN INSURANCE COMPANY	0.52%	\$402,532	\$401,986	\$340,988	\$347,524	86.45%
51	TRUCK INSURANCE EXCHANGE	0.51%	\$393,447	\$370,524	\$136,231	\$123,411	33.31%
52	NETHERLANDS INSURANCE COMPANY THE	0.50%	\$383,313	\$341,442	\$223,303	\$227,820	66.72%
53	LANCER INSURANCE COMPANY	0.50%	\$382,568	\$384,339	\$297,226	\$296,731	77.21%
54	CONTINENTAL CASUALTY COMPANY	0.48%	\$369,543	\$379,932	\$282,404	\$442,496	116.47%
55	CAROLINA CASUALTY INSURANCE COMPANY	0.47%	\$360,508	\$539,557	\$479,064	\$435,612	80.74%
56	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.47%	\$358,841	\$378,933	\$192,019	\$209,882	55.39%
57	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.46%	\$356,766	\$404,410	\$255,198	\$240,027	59.35%
58	AMERISURE MUTUAL INSURANCE COMPANY	0.43%	\$334,999	\$368,630	\$149,357	\$149,358	40.52%
59	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.43%	\$333,043	\$333,972	\$156,627	\$145,988	43.71%
60	ALLSTATE INDEMNITY COMPANY	0.43%	\$331,748	\$400,642	\$127,934	\$130,101	32.47%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	ADDISON INSURANCE COMPANY	0.40%	\$309,314	\$313,766	\$147,687	\$187,228	59.67%
62	FEDERATED SERVICE INSURANCE COMPANY	0.40%	\$307,318	\$305,044	\$60,887	\$61,430	20.14%
63	PEERLESS INSURANCE COMPANY	0.40%	\$306,068	\$321,191	\$153,086	\$160,852	50.08%
64	LINCOLN GENERAL INSURANCE COMPANY	0.39%	\$302,831	\$420,539	\$295,197	\$287,380	68.34%
65	HARTFORD FIRE INSURANCE COMPANY	0.38%	\$294,758	\$319,604	\$324,202	\$205,239	64.22%
66	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.38%	\$293,255	\$266,827	\$99,778	\$131,877	49.42%
67	HAULERS INSURANCE COMPANY INC	0.35%	\$273,035	\$286,786	\$172,742	\$171,110	59.66%
68	GENERAL INSURANCE COMPANY OF AMERICA	0.35%	\$266,779	\$273,391	\$135,617	\$123,938	45.33%
69	SENTINEL INSURANCE COMPANY LTD	0.34%	\$260,106	\$194,433	\$109,389	\$105,544	54.28%
70	FEDERAL INSURANCE COMPANY	0.34%	\$258,647	\$300,783	\$171,177	\$174,447	58.00%
71	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.32%	\$249,647	\$269,781	\$140,345	\$118,466	43.91%
72	STATE FARM FIRE AND CASUALTY COMPANY	0.32%	\$248,604	\$258,041	\$252,997	\$269,286	104.36%
73	BITUMINOUS CASUALTY CORPORATION	0.32%	\$247,112	\$275,078	\$317,342	\$255,584	92.91%
74	CHURCH MUTUAL INSURANCE COMPANY	0.31%	\$240,346	\$234,381	\$110,050	\$96,753	41.28%
75	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.31%	\$235,321	\$229,273	\$19,624	\$4,643	2.03%
76	NORTHFIELD INSURANCE COMPANY	0.30%	\$233,872	\$242,959	\$92,621	\$109,018	44.87%
77	ALLSTATE INSURANCE COMPANY	0.29%	\$226,053	\$225,825	\$41,089	\$51,665	22.88%
78	ACCEPTANCE CASUALTY INSURANCE CO	0.29%	\$224,097	\$266,911	\$325,133	\$368,814	138.18%
79	TRAVELERS INDEMNITY COMPANY	0.28%	\$217,965	\$243,403	\$152,077	\$151,512	62.25%
80	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.28%	\$213,606	\$206,064	\$149,209	\$142,669	69.24%
81	MAXUM CASUALTY INSURANCE COMPANY	0.26%	\$199,628	\$161,556	\$17,016	\$8,182	5.06%
82	PEERLESS INDEMNITY INSURANCE COMPANY	0.26%	\$199,416	\$137,426	\$55,342	\$63,572	46.26%
83	REDLAND INSURANCE COMPANY	0.26%	\$197,392	\$176,463	\$171,028	\$236,882	134.24%
84	INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.24%	\$187,554	\$200,103	\$58,732	\$61,707	30.84%
85	PENNSYLVANIA LUMBERMENS MUTUAL INS COMPANY	0.23%	\$176,486	\$107,484	\$17,756	\$14,256	13.26%
86	EMCASCO INSURANCE COMPANY	0.22%	\$172,444	\$142,553	\$57,758	\$75,267	52.80%
87	PRAETORIAN INSURANCE COMPANY	0.22%	\$171,953	\$208,671	\$210,282	\$235,404	112.81%
88	OHIO CASUALTY INSURANCE COMPANY	0.22%	\$171,128	\$199,000	\$50,526	\$65,332	32.83%
89	AMCO INSURANCE COMPANY	0.22%	\$170,795	\$152,249	\$66,228	\$73,743	48.44%
90	FARMERS INSURANCE EXCHANGE	0.22%	\$168,027	\$185,514	\$155,781	\$145,723	78.55%
91	SAGAMORE INSURANCE COMPANY	0.21%	\$162,302	\$204,693	\$184,839	\$70,406	34.40%
92	CONTINENTAL INSURANCE COMPANY THE	0.21%	\$158,262	\$206,367	\$180,224	\$174,867	84.74%
93	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.21%	\$158,009	\$142,556	\$167,581	\$187,785	131.73%
94	SENTRY INSURANCE A MUTUAL COMPANY	0.20%	\$157,362	\$172,876	\$359,961	\$416,789	241.09%
95	GREAT NORTHERN INSURANCE COMPANY	0.20%	\$155,900	\$157,712	\$112,177	\$114,525	72.62%
96	AMERICAN ECONOMY INSURANCE COMPANY	0.20%	\$153,632	\$182,112	\$114,103	\$126,527	69.48%
97	SHELTER MUTUAL INSURANCE COMPANY	0.19%	\$149,175	\$135,299	\$30,413	\$30,287	22.39%
98	HARTFORD CASUALTY INSURANCE CO	0.19%	\$144,997	\$139,725	\$159,218	\$155,736	111.46%
99	PHOENIX INSURANCE COMPANY THE	0.17%	\$131,913	\$140,088	\$36,281	\$124,126	88.61%
100	ONEBEACON AMERICA INSURANCE COMPANY	0.17%	\$129,902	\$109,918	\$71,791	\$70,746	64.36%
101	CUMIS INSURANCE SOCIETY INC	0.17%	\$127,265	\$284,109	\$215,911	\$209,952	73.90%
102	REGENT INSURANCE COMPANY	0.16%	\$123,863	\$140,097	\$214,868	\$223,480	159.52%
103	TWIN CITY FIRE INSURANCE COMPANY	0.16%	\$123,123	\$119,581	\$79,711	\$72,625	60.73%
104	ARCH INSURANCE COMPANY	0.16%	\$121,994	\$106,054	\$24,904	\$29,133	27.47%
105	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.16%	\$120,969	\$104,959	\$113,903	\$113,758	108.38%
106	ARGONAUT MIDWEST INSURANCE COMPANY	0.15%	\$119,189	\$144,614	\$91,027	\$71,953	49.76%
107	GUIDEONE MUTUAL INSURANCE COMPANY	0.15%	\$113,352	\$129,379	\$68,460	\$67,261	51.99%
108	WEST AMERICAN INSURANCE COMPANY	0.14%	\$108,420	\$129,947	\$16,877	\$33,271	25.60%
109	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$107,248	\$101,221	\$71,415	\$45,194	44.65%
110	MID CENTURY INSURANCE COMPANY	0.14%	\$105,504	\$51,035	\$19,947	\$26,864	52.64%
111	TRANSPORTATION INSURANCE COMPANY	0.13%	\$103,943	\$100,944	\$34,184	\$52,056	51.57%
112	DISCOVER PROPERTY AND CASUALTY INS CO	0.13%	\$99,621	\$154,138	\$499,812	\$691,656	448.73%
113	BROTHERHOOD MUTUAL INSURANCE CO	0.13%	\$98,323	\$112,692	\$25,100	\$19,326	17.15%
114	GRANITE STATE INSURANCE COMPANY	0.12%	\$96,100	\$113,596	\$67,340	\$64,332	56.63%
115	STONINGTON INSURANCE COMPANY	0.12%	\$95,348	\$162,440	\$19,859	-\$2,269	-1.40%
116	WAUSAU BUSINESS INSURANCE COMPANY	0.12%	\$95,211	\$94,011	\$102,005	\$102,005	108.50%
117	STATE NATIONAL INSURANCE COMPANY INC	0.12%	\$92,318	\$49,831	\$225,757	\$147,047	295.09%
118	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.12%	\$88,739	\$76,939	\$129,793	\$131,544	170.97%
119	VALLEY FORGE INSURANCE COMPANY	0.11%	\$88,309	\$102,334	\$179,300	\$194,042	189.62%
120	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.11%	\$87,202	\$101,314	\$51,956	\$52,448	51.77%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
121	PHARMACISTS MUTUAL INSURANCE COMPANY	0.11%	\$87,126	\$86,481	\$81,597	\$103,417	119.58%
122	AMERICAN FIRE & CASUALTY COMPANY	0.11%	\$84,347	\$79,738	\$50,211	\$31,991	40.12%
123	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.11%	\$84,165	\$79,765	\$45,066	\$43,654	54.73%
124	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.11%	\$82,851	\$84,252	\$26,119	\$26,119	31.00%
125	MARYLAND CASUALTY COMPANY	0.11%	\$82,620	\$94,757	\$77,675	\$81,822	86.35%
126	LM INSURANCE CORPORATION	0.10%	\$77,469	\$67,110	\$122,627	\$122,627	182.73%
127	EMPLOYERS FIRE INSURANCE COMPANY	0.10%	\$76,936	\$79,555	\$51,669	\$54,482	68.48%
128	RLI INSURANCE COMPANY	0.10%	\$73,496	\$66,914	\$40,300	\$34,890	52.14%
129	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.09%	\$73,116	\$73,114	\$13,594	\$16,844	23.04%
130	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.09%	\$72,398	\$69,178	\$37,567	\$37,567	54.30%
131	NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$71,755	\$52,023	\$45,087	\$45,368	87.21%
132	OHIO SECURITY INSURANCE COMPANY	0.08%	\$63,748	\$63,762	\$22,427	\$29,225	45.83%
133	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.08%	\$61,977	\$66,003	\$23,104	\$37,608	56.98%
134	COMMERCE AND INDUSTRY INSURANCE CO	0.08%	\$61,633	\$50,652	\$86,286	\$99,153	195.75%
135	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.08%	\$59,839	\$92,714	\$42,541	\$24,825	26.78%
136	LIBERTY INSURANCE CORPORATION	0.08%	\$58,877	\$74,121	\$71,444	\$71,444	96.39%
137	STAR INSURANCE COMPANY	0.07%	\$56,898	\$47,321	\$10,360	\$18,980	40.11%
138	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.07%	\$50,589	\$26,613	\$113,465	\$115,067	432.37%
139	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$49,601	\$40,068	\$4,068	-\$29,681	-74.08%
140	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.06%	\$48,809	\$61,670	\$186,273	\$184,276	298.81%
141	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.06%	\$48,426	\$43,301	\$102,550	\$106,727	246.48%
142	ST PAUL MERCURY INSURANCE COMPANY	0.06%	\$42,871	\$41,653	\$32,117	\$28,859	69.28%
143	DELOS INSURANCE COMPANY	0.05%	\$41,547	\$17,466	\$0	\$640	3.66%
144	ST PAUL PROTECTIVE INSURANCE COMPANY	0.05%	\$40,282	\$38,424	\$25,674	\$29,942	77.93%
145	LIBERTY MUTUAL INSURANCE COMPANY	0.05%	\$38,911	\$40,769	\$794	\$794	1.95%
146	BITUMINOUS FIRE AND MARINE INS CO	0.05%	\$38,620	\$36,259	\$20,542	\$21,216	58.51%
147	NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$35,910	\$42,495	\$178,884	\$188,889	444.50%
148	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.05%	\$35,801	\$41,990	-\$53,472	-\$53,043	-126.32%
149	GATEWAY INSURANCE COMPANY	0.05%	\$35,071	\$20,157	-\$71	-\$71	-0.35%
150	WESCO INSURANCE COMPANY	0.04%	\$33,661	\$20,186	\$0	\$11,454	56.74%
151	NORTH AMERICAN ELITE INSURANCE COMPANY	0.04%	\$33,364	\$33,106	\$16,196	\$16,196	48.92%
152	MID-CONTINENT CASUALTY COMPANY	0.04%	\$33,336	\$30,899	\$3,863	\$3,602	11.66%
153	AMERICAN MODERN HOME INSURANCE CO	0.04%	\$33,015	\$33,015	\$4,242	-\$6,716	-20.34%
154	FIREMANS FUND INSURANCE COMPANY	0.04%	\$32,991	\$30,978	\$17,913	\$13,537	43.70%
155	COOPERATIVE MUTUAL INSURANCE COMPANY	0.04%	\$32,448	\$33,608	\$20,760	\$18,911	56.27%
156	AIG NATIONAL INSURANCE COMPANY INC	0.04%	\$31,829	\$34,810	\$22,929	\$27,085	77.81%
157	SUA INSURANCE COMPANY	0.04%	\$31,528	\$24,846	-\$3,684	\$14,535	58.50%
158	ILLINOIS NATIONAL INSURANCE COMPANY	0.04%	\$30,587	\$37,413	\$48,211	\$46,534	124.38%
159	MASSACHUSETTS BAY INSURANCE COMPANY	0.04%	\$29,916	\$26,145	\$6,870	\$5,170	19.77%
160	XL SPECIALTY INSURANCE COMPANY	0.04%	\$28,994	\$19,718	\$4,153	\$9,134	46.32%
161	SENTRY CASUALTY COMPANY	0.04%	\$28,921	\$18,303	\$84,019	\$85,344	466.28%
162	HARLEYSVILLE INSURANCE COMPANY	0.04%	\$28,110	\$36,368	\$7,360	\$8,744	24.04%
163	TRANSGUARD INSURANCE CO OF AMERICA INC	0.03%	\$26,754	\$31,345	\$22,820	\$25,286	80.67%
164	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.03%	\$26,456	\$20,098	\$10,797	\$14,297	71.14%
165	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03%	\$23,972	\$22,443	\$12,716	\$12,716	56.66%
166	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$22,963	\$10,712	\$10,801	\$11,441	106.81%
167	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$22,938	\$32,047	\$36,316	\$8,593	26.81%
168	SPARTA INSURANCE COMPANY	0.03%	\$22,755	\$9,559	\$0	\$5,739	60.04%
169	BANCINSURE INC	0.03%	\$22,561	\$21,212	\$1,642	\$1,642	7.74%
170	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.03%	\$22,419	\$25,620	\$2,048	\$1,758	6.86%
171	WESTPORT INSURANCE CORPORATION	0.03%	\$22,411	\$26,562	\$0	\$4,433	16.69%
172	ACE PROPERTY AND CASUALTY INSURANCE CO	0.03%	\$22,015	\$24,921	\$1,759	-\$157	-0.63%
173	VICTORIA FIRE & CASUALTY COMPANY	0.03%	\$21,407	\$4,758	\$0	-\$25	-0.53%
174	HANOVER INSURANCE COMPANY THE	0.03%	\$21,048	\$20,082	\$26,923	\$25,768	128.31%
175	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$20,641	\$19,390	\$12,392	\$11,269	58.12%
176	PROPERTY & CASUALTY INS COMPANY OF HARTFORD	0.03%	\$20,103	\$17,000	\$3,433	\$3,570	21.00%
177	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.03%	\$19,783	\$7,882	\$152,516	\$90,526	1148.52%
178	AMERICAN ZURICH INSURANCE COMPANY	0.03%	\$19,398	\$18,216	\$4,603	\$10,012	54.96%
179	KNIGHTBROOK INSURANCE COMPANY	0.02%	\$18,750	\$803	\$0	\$321	39.98%

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

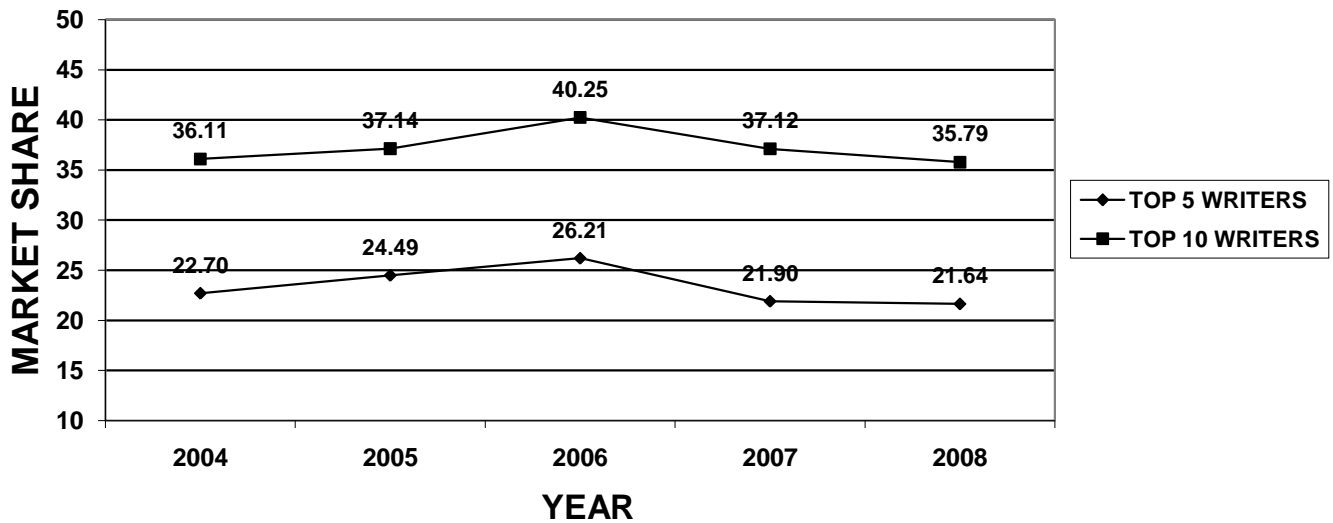
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
180	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$17,236	\$19,402	\$7,483	\$1,819	9.38%
181	SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$16,928	\$20,489	\$15,096	\$15,222	74.29%
182	INFINITY AUTO INSURANCE COMPANY	0.02%	\$16,092	\$15,765	\$12,035	\$12,490	79.23%
183	INFINITY STANDARD INSURANCE COMPANY	0.02%	\$14,952	\$21,298	-\$380	-\$4,881	-22.92%
184	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$14,772	\$8,678	\$0	-\$2,996	-34.52%
185	mitsui sumitomo insurance company of america	0.02%	\$14,731	\$17,071	\$12,980	\$14,481	84.83%
186	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.02%	\$13,822	\$29,482	\$4,560	\$6,005	20.37%
187	ACE AMERICAN INSURANCE COMPANY	0.02%	\$13,580	\$19,912	\$359,770	\$295,033	1481.68%
188	QBE INSURANCE CORPORATION	0.02%	\$13,474	\$1,881	\$0	\$3,326	176.82%
189	MARKEL INSURANCE COMPANY	0.02%	\$13,181	\$37,290	\$35	-\$4,169	-11.18%
190	NATIONAL SURETY CORPORATION	0.02%	\$12,839	\$15,516	\$7,032	\$7,091	45.70%
191	NATIONAL TRUST INSURANCE COMPANY	0.02%	\$12,724	\$1,874	\$0	\$11	0.59%
192	WESTFIELD INSURANCE COMPANY	0.02%	\$12,140	\$9,083	\$8,500	\$6,701	73.78%
193	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$11,522	\$9,828	\$6,582	\$7,579	77.12%
194	ASSURANCE COMPANY OF AMERICA	0.01%	\$11,271	\$8,700	\$2,226	\$3,740	42.99%
195	AMERICAN STANDARD INS COMPANY OF WISCONSIN	0.01%	\$10,034	\$10,566	\$10,655	\$10,655	100.84%
196	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$8,583	\$6,349	\$0	\$60	0.95%
197	mitsui sumitomo insurance usa inc	0.01%	\$8,393	\$7,182	\$9,799	\$4,879	67.93%
198	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$8,118	\$10,177	\$12,832	\$10,573	103.89%
199	UNION INSURANCE COMPANY OF PROVIDENCE	0.01%	\$7,872	\$2,820	\$0	\$98	3.48%
200	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$7,678	\$10,007	\$2,935	\$6,653	66.48%
201	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	\$6,851	\$8,676	\$945	\$4,810	55.44%
202	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.01%	\$6,676	\$5,006	\$0	\$17,517	349.92%
203	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.01%	\$6,495	\$3,837	\$0	\$46	1.20%
204	AMERICAN SOUTHERN INSURANCE COMPANY	0.01%	\$6,191	\$4,289	\$0	\$0	0.00%
205	CENTURY-NATIONAL INSURANCE COMPANY	0.01%	\$6,061	\$6,964	\$0	-\$39	-0.56%
206	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$5,750	\$2,873	\$0	\$3,187	110.93%
207	NATIONAL FARMERS UNION PROPERTY & CAS CO	0.01%	\$5,123	\$5,565	\$27,063	\$27,035	485.80%
208	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.01%	\$4,812	\$5,132	\$0	\$0	0.00%
209	AMERICAN INSURANCE COMPANY THE	0.01%	\$4,693	\$4,989	\$5,376	\$5,165	103.53%
210	MID-CONTINENT INSURANCE COMPANY	0.01%	\$4,264	\$3,457	\$0	\$0	0.00%
211	SOUTHERN INSURANCE COMPANY	0.01%	\$4,170	\$3,810	\$1,903	\$1,828	47.98%
212	GREENWICH INSURANCE COMPANY	0.00%	\$3,534	\$11,400	\$863	\$14,483	127.04%
213	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00%	\$3,374	\$4,009	\$307	\$721	17.98%
214	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$3,362	\$3,977	\$1,054	\$0	0.00%
215	STARNET INSURANCE COMPANY	0.00%	\$3,234	\$2,117	\$1,018	-\$2,850	-134.62%
216	SENECA INSURANCE COMPANY INC	0.00%	\$3,079	\$3,116	\$0	-\$448	-14.38%
217	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,907	\$12,316	\$3,850	\$3,328	27.02%
218	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$2,574	\$2,622	\$0	\$853	32.53%
219	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$1,994	\$593	\$622	\$622	104.89%
220	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$1,940	\$1,547	\$3,466	\$2,459	158.95%
221	ULLICO CASUALTY COMPANY	0.00%	\$1,326	\$334	\$0	\$0	0.00%
222	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$1,267	\$310	\$0	\$0	0.00%
223	VIGILANT INSURANCE COMPANY	0.00%	\$646	\$832	\$0	\$20	2.40%
224	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$405	\$109	\$0	\$0	0.00%
225	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$300	\$88	\$0	\$11	12.50%
226	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$288	\$429	\$0	-\$21	-4.90%
227	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$276	\$273	\$4,770	\$4,824	1767.03%
228	AXIS INSURANCE COMPANY	0.00%	\$275	\$69	\$1,252	\$1,530	2217.39%
229	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$147	\$895	\$501	\$501	55.98%
230	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$64	\$141	\$4,575	\$10,221	7248.94%
231	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$30	\$33	\$0	\$0	0.00%
232	NATIONAL CASUALTY COMPANY	0.00%	\$19	\$0	\$0	\$372	N/A
233	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$18	\$11	\$0	\$2,490	22636.36%
234	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	\$8	\$76	\$0	\$0	0.00%
235	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	-\$3	\$0	\$457	-15233.33%
236	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,268	N/A
237	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$18	N/A
238	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$34	N/A
239	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A

**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

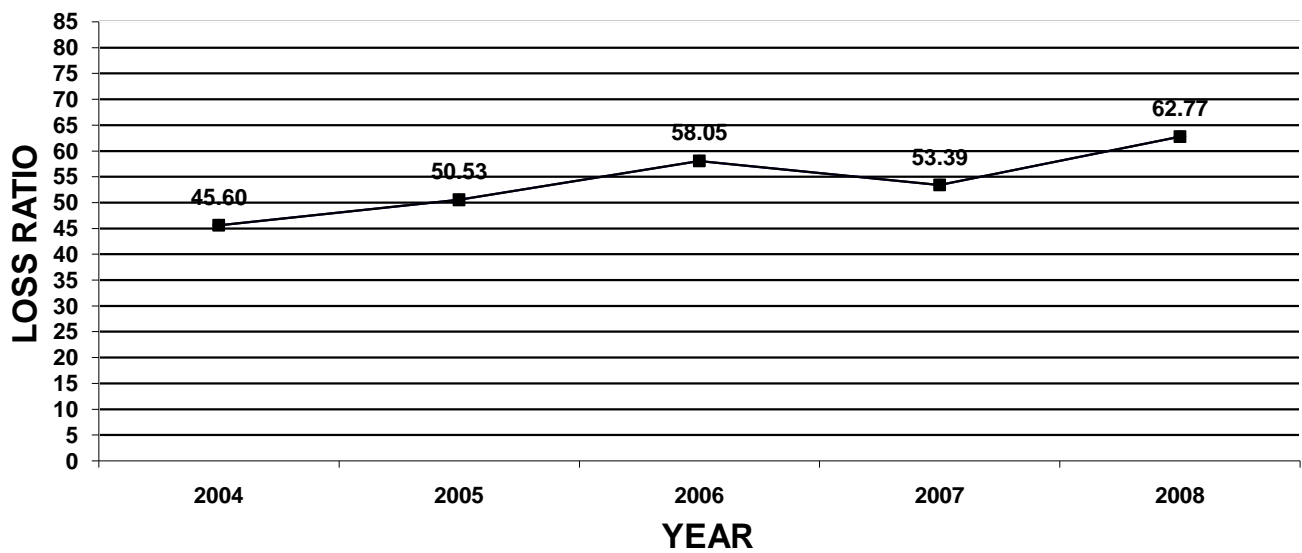
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
240	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$65	N/A
241	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
242	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$748	-\$209,907	N/A
243	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
244	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$47	N/A
245	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$2	-\$88,426	-\$87,924	-4396200.00%
246	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$222	-\$23,670	-\$13,353	-6014.86%
247	GEICO INDEMNITY COMPANY	0.00%	\$0	\$0	\$9,426	\$6,806	N/A
248	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
249	HUDSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$74	N/A
250	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
251	MIC PROPERTY AND CASUALTY INSURANCE CORP	0.00%	\$0	\$571	\$0	\$0	0.00%
252	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$9	N/A
253	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,034	N/A
254	PEAK PROPERTY AND CASUALTY INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$2	N/A
255	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$828	N/A
256	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.00%	\$0	\$0	-\$5,810	\$8,472	N/A
257	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$66	N/A
258	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
259	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
260	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$44	N/A
261	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$704	N/A
262	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$43	N/A
263	TRAVELERS CASUALTY INS COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$101	N/A
264	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
265	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$0	\$894	\$0	\$358	40.04%
266	XL INSURANCE AMERICA INC	0.00%	\$0	\$112	\$0	\$9	8.04%
267	ONEBEACON INSURANCE COMPANY	0.00%	-\$9	-\$9	-\$406	\$204	-2266.67%
268	GEICO GENERAL INS CO	0.00%	-\$78	-\$33	\$3,239	\$3,239	-9815.15%
269	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	-\$88	\$412	-\$1,639	\$135	32.77%
270	PACIFIC INDEMNITY COMPANY	0.00%	-\$108	-\$104	\$0	-\$12	11.54%
271	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$112	\$2,051	\$0	\$54	2.63%
272	ARGONAUT INSURANCE COMPANY	0.00%	-\$182	-\$182	\$0	\$0	0.00%
273	AMERICAN HOME ASSURANCE COMPANY	0.00%	-\$1,662	\$4,847	\$185,875	\$166,273	3430.43%
274	AMERICAN GENERAL INDEMNITY COMPANY	-0.03%	-\$23,016	-\$17,059	\$790	-\$6,186	36.26%
275	PROGRESSIVE CASUALTY INSURANCE COMPANY	-0.08%	-\$61,353	\$476,150	\$490,902	\$452,510	95.04%
TOTAL		100.00%	\$77,057,583	\$78,921,978	\$48,940,904	\$49,540,130	62.77%

**MISSOURI COMMERCIAL AUTO INSURANCE**  
**(Auto Collision)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

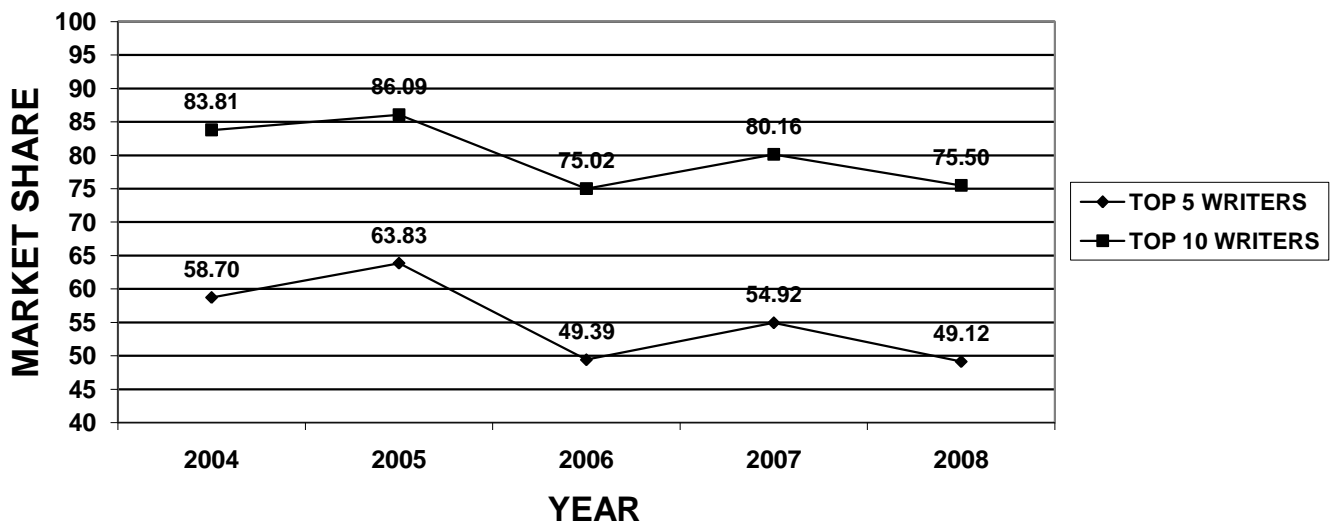


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

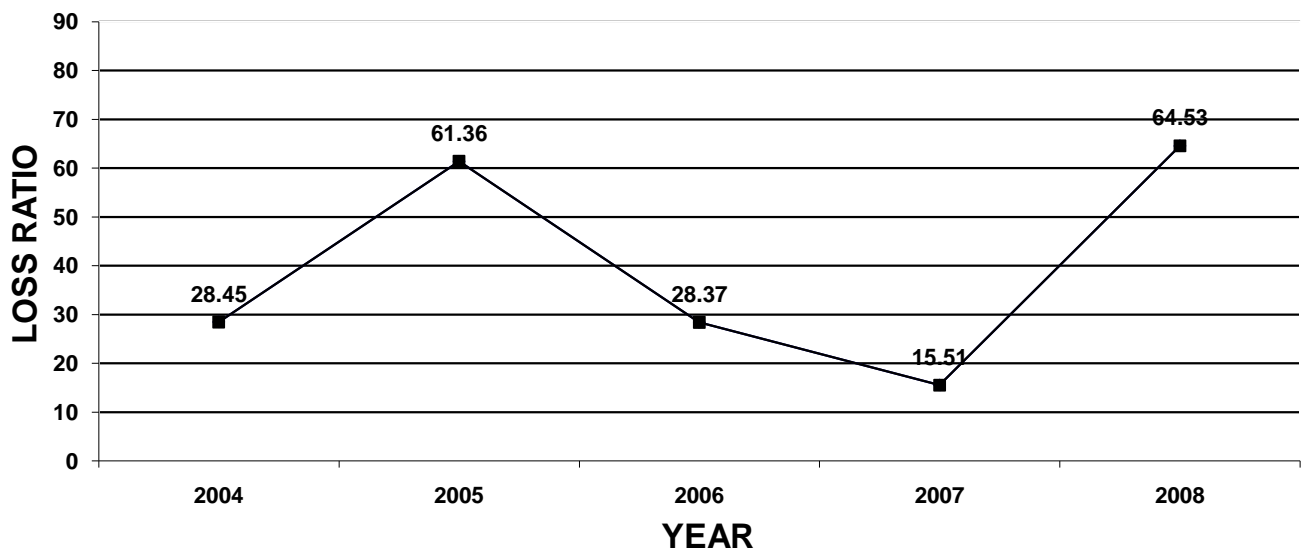
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	15.25%	\$4,604,004	\$5,609,835	\$1,446,727	\$2,636,589	47.00%
2	XL SPECIALTY INSURANCE COMPANY	10.76%	\$3,247,190	\$3,095,611	\$1,922,344	\$3,091,983	99.88%
3	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	10.28%	\$3,103,323	\$2,500,352	\$177,109	\$1,403,632	56.14%
4	OLD REPUBLIC INSURANCE COMPANY	6.46%	\$1,950,076	\$2,133,115	\$2,058,663	-\$1,948,454	-91.34%
5	LIBERTY MUTUAL INSURANCE COMPANY	6.37%	\$1,922,844	\$2,093,106	\$1,508,324	\$1,399,601	66.87%
6	ACE AMERICAN INSURANCE COMPANY	6.37%	\$1,922,832	\$1,922,837	\$0	-\$1,473	-0.08%
7	NATIONAL INDEMNITY COMPANY	5.75%	\$1,736,668	\$1,671,184	\$1,404,470	\$1,567,102	93.77%
8	STARNET INSURANCE COMPANY	5.69%	\$1,717,043	\$1,494,470	\$223,589	\$773,822	51.78%
9	AMERICAN ALTERNATIVE INSURANCE CORP	4.70%	\$1,418,430	\$1,035,575	\$1,241,411	\$3,071,559	296.60%
10	FEDERAL INSURANCE COMPANY	3.87%	\$1,168,358	\$1,051,681	\$722,963	\$979,317	93.12%
11	U S SPECIALTY INSURANCE COMPANY	3.52%	\$1,061,135	\$1,168,272	\$1,870,100	\$2,682,561	229.62%
12	ACE PROPERTY AND CASUALTY INSURANCE CO	3.46%	\$1,045,691	\$1,033,352	\$14,530	\$153,076	14.81%
13	GENERAL REINSURANCE CORPORATION	3.19%	\$961,717	\$1,046,875	\$754,370	\$779,529	74.46%
14	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	3.19%	\$961,709	\$1,046,867	\$754,371	\$824,250	78.73%
15	AVEMCO INSURANCE COMPANY	2.02%	\$609,684	\$652,988	\$327,185	\$255,924	39.19%
16	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	1.82%	\$549,496	\$452,117	\$304,460	\$364,645	80.65%
17	HALLMARK INSURANCE COMPANY	1.58%	\$476,033	\$496,471	\$121,455	\$228,999	46.13%
18	ARCH INSURANCE COMPANY	1.39%	\$418,501	\$419,968	\$21,887	\$189,790	45.19%
19	MITSUMI SUMITOMO INSURANCE CO OF AMERICA	1.13%	\$341,116	\$317,239	\$212,603	\$367,936	115.98%
20	NORTH AMERICAN SPECIALTY INSURANCE CO	1.11%	\$335,268	\$325,205	\$20,578	\$100,068	30.77%
21	WESTCHESTER FIRE INSURANCE COMPANY	0.86%	\$260,969	\$304,669	\$0	-\$93,987	-30.85%
22	AXA INSURANCE COMPANY	0.41%	\$124,376	\$81,133	\$41,581	\$10,618	13.09%
23	ILLINOIS NATIONAL INSURANCE COMPANY	0.32%	\$96,646	\$96,646	\$227,410	-\$943,418	-976.16%
24	OLD UNITED CASUALTY COMPANY	0.24%	\$72,707	\$52,852	\$44,708	\$46,285	87.57%
25	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.11%	\$33,726	\$16,602	\$0	-\$94,538	-569.44%
26	ZURICH AMERICAN INSURANCE COMPANY	0.11%	\$31,866	\$134,563	\$261,346	\$44,009	32.71%
27	CLARENDON NATIONAL INSURANCE COMPANY	0.05%	\$13,646	\$63,424	\$0	\$20,063	31.63%
28	ALLSTATE INSURANCE COMPANY	0.00%	\$0	\$350	\$0	\$0	0.00%
29	AMERICAN EMPIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$35	N/A
30	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$46,588	\$44,981	N/A
31	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$770	-\$3,256	N/A
32	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.00%	\$0	\$0	\$0	-\$29,042	N/A
33	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$631	-\$4,252	N/A
34	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$319	\$1,245	N/A
35	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$4,878	-\$359,587	N/A
36	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$244,705	\$1,137,010	N/A
37	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$468	-\$8,089	N/A
38	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$11	-\$72	N/A
39	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$53,000	-\$43,873	N/A
40	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$295	\$178,002	N/A
41	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$1,327	N/A
42	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.00%	\$0	\$0	\$0	-\$9,119	N/A
43	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$415	-\$51,303	N/A
44	NAVIGATORS INSURANCE COMPANY	0.00%	\$0	\$0	\$442	\$350	N/A
45	NEW YORK MARINE & GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$48,930	N/A
46	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$40,913	\$44,388	N/A
47	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$470,652	N/A
48	TRAVELERS INDEMNITY COMPANY OF CONNECTICU'	0.00%	\$0	\$0	\$0	-\$3	N/A
49	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$42,659	N/A
50	WHITE MOUNTAINS REINSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$1,682	\$488	N/A
51	ALLIED WORLD REINSURANCE COMPANY	0.00%	-\$360	-\$360	\$0	\$375,130	-104202.78%
TOTAL		100.00%	\$30,184,694	\$30,316,999	\$16,077,301	\$19,562,911	64.53%

## MISSOURI AIRCRAFT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO





**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	29.04%	\$6,007,045	\$5,671,398	\$4,455,136	\$4,414,623	77.84%
2	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	12.80%	\$2,646,773	\$2,679,016	\$1,095,971	\$195,407	7.29%
3	CUMIS INSURANCE SOCIETY INC	5.83%	\$1,206,173	\$1,270,253	\$283,868	-\$78,988	-6.22%
4	HARTFORD FIRE INSURANCE COMPANY	5.21%	\$1,076,855	\$1,171,521	\$63,329	\$115,438	9.85%
5	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	5.07%	\$1,049,509	\$1,028,998	\$24,765	-\$645,864	-62.77%
6	KANSAS BANKERS SURETY COMPANY THE	4.86%	\$1,005,095	\$1,074,003	\$5,070,192	\$4,414,765	411.06%
7	FIDELITY AND DEPOSIT COMPANY MARYLAND	4.64%	\$958,798	\$1,072,379	\$252,360	\$41,152	3.84%
8	ST PAUL FIRE & MARINE INSURANCE COMPANY	4.06%	\$840,002	\$794,880	\$1,123,073	\$1,521,059	191.36%
9	WESTERN SURETY COMPANY	3.45%	\$714,095	\$709,060	\$19,542	\$36,532	5.15%
10	ST PAUL MERCURY INSURANCE COMPANY	2.75%	\$568,255	\$900,353	\$123,452	\$695,685	77.27%
11	GREAT AMERICAN INSURANCE COMPANY	2.50%	\$517,869	\$412,391	\$24,031	-\$42,597	-10.33%
12	TWIN CITY FIRE INSURANCE COMPANY	1.77%	\$366,474	\$279,536	\$0	\$26,174	9.36%
13	ZURICH AMERICAN INSURANCE COMPANY	1.48%	\$305,979	\$395,445	\$474,883	\$482,763	122.08%
14	UNIVERSAL UNDERWRITERS INS CO	1.38%	\$286,168	\$314,443	\$336,241	\$436,163	138.71%
15	PROGRESSIVE CASUALTY INSURANCE COMPANY	1.17%	\$242,748	\$121,333	\$0	-\$229	-0.19%
16	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.91%	\$187,296	\$87,018	\$103,438	\$98,269	112.93%
17	UNITED STATES FIRE INSURANCE COMPANY	0.89%	\$184,609	\$113,041	\$0	\$27,235	24.09%
18	CONTINENTAL INSURANCE COMPANY THE	0.81%	\$167,183	\$175,508	-\$718	\$79,635	45.37%
19	BANCINSURE INC	0.79%	\$163,401	\$80,822	\$0	\$30,385	37.59%
20	OLD REPUBLIC SURETY COMPANY	0.78%	\$161,710	\$160,155	\$0	\$1,000	0.62%
21	OHIO CASUALTY INSURANCE COMPANY	0.70%	\$144,712	\$163,702	\$0	-\$96,244	-58.79%
22	CINCINNATI INSURANCE COMPANY THE	0.61%	\$125,198	\$145,722	\$11,550	\$3,019	2.07%
23	FEDERATED SERVICE INSURANCE COMPANY	0.57%	\$118,632	\$121,878	\$8,509	\$11,408	9.36%
24	ST PAUL GUARDIAN INSURANCE COMPANY	0.57%	\$118,301	\$112,648	\$35,279	\$107,563	95.49%
25	RLI INSURANCE COMPANY	0.53%	\$109,907	\$110,238	-\$1,669	\$4,856	4.41%
26	FEDERATED MUTUAL INSURANCE COMPANY	0.49%	\$100,957	\$94,293	\$19,045	\$19,964	21.17%
27	AXIS INSURANCE COMPANY	0.47%	\$97,100	\$75,763	\$0	\$39,791	52.52%
28	ONEBEACON INSURANCE COMPANY	0.42%	\$86,276	\$22,329	\$0	\$12,362	55.36%
29	CONTINENTAL CASUALTY COMPANY	0.40%	\$81,984	\$91,549	-\$894	\$162,680	177.70%
30	STATE FARM FIRE AND CASUALTY COMPANY	0.38%	\$78,918	\$77,690	\$0	-\$18,871	-24.29%
31	ACE AMERICAN INSURANCE COMPANY	0.33%	\$67,805	\$20,434	\$0	\$17,523	85.75%
32	NATIONWIDE MUTUAL INSURANCE COMPANY	0.29%	\$59,675	\$61,922	\$0	-\$275	-0.44%
33	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.26%	\$52,768	\$58,408	\$0	\$297,431	509.23%
34	EMPLOYERS MUTUAL CASUALTY COMPANY	0.23%	\$47,861	\$53,508	\$0	-\$230	-0.43%
35	SENTRY SELECT INSURANCE COMPANY	0.22%	\$46,025	\$44,595	\$99,960	\$98,635	221.18%
36	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.20%	\$42,350	\$35,435	\$21,976	-\$3,024	-8.53%
37	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.20%	\$42,054	\$42,188	\$250,000	\$246,717	584.80%
38	EXECUTIVE RISK INDEMNITY INC	0.19%	\$39,286	\$36,255	-\$338	-\$6,964	-19.21%
39	AMERICAN STATES INSURANCE COMPANY	0.17%	\$35,484	\$36,724	\$0	\$81	0.22%
40	AUTO OWNERS INSURANCE COMPANY	0.16%	\$32,960	\$32,823	-\$25,000	-\$23,617	-71.95%
41	LIBERTY MUTUAL INSURANCE COMPANY	0.15%	\$31,446	\$24,814	-\$10,565	-\$12,601	-50.78%
42	CAPITOL INDEMNITY CORPORATION	0.14%	\$28,122	\$28,446	\$0	-\$2,695	-9.47%
43	COLONIAL SURETY COMPANY	0.12%	\$24,626	\$20,075	\$0	\$7,874	39.22%
44	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.12%	\$24,185	\$24,249	\$0	-\$233	-0.96%
45	REGENT INSURANCE COMPANY	0.12%	\$23,984	\$23,417	\$16,010	-\$3,990	-17.04%
46	WESTCHESTER FIRE INSURANCE COMPANY	0.10%	\$21,502	\$23,298	\$0	\$9,567	41.06%
47	GREAT NORTHERN INSURANCE COMPANY	0.10%	\$20,436	\$23,713	\$0	\$1,022	4.31%
48	ACUITY A MUTUAL INSURANCE COMPANY	0.09%	\$18,565	\$18,874	\$0	-\$97	-0.51%
49	BOND SAFEGUARD INSURANCE COMPANY	0.08%	\$17,026	\$10,254	\$0	\$0	0.00%
50	AMCO INSURANCE COMPANY	0.08%	\$16,775	\$16,788	\$0	\$7	0.04%
51	GENERAL CASUALTY COMPANY OF WISCONSIN	0.08%	\$15,857	\$20,593	\$0	\$0	0.00%
52	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.08%	\$15,641	\$17,088	\$18,227	\$23,899	139.86%
53	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.07%	\$15,435	\$9,355	\$0	\$0	0.00%
54	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.07%	\$15,004	\$14,373	-\$188	-\$188	-1.31%
55	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.07%	\$14,187	\$12,280	\$0	\$982	8.00%
56	OWNERS INSURANCE COMPANY	0.07%	\$14,021	\$14,190	\$0	\$152,420	1074.14%
57	VIGILANT INSURANCE COMPANY	0.06%	\$13,346	\$15,845	\$0	-\$223	-1.41%
58	PLATTE RIVER INSURANCE COMPANY	0.06%	\$12,847	\$10,023	\$0	-\$131	-1.31%
59	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$12,305	\$5,517	\$0	\$210	3.81%
60	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.06%	\$12,219	\$11,282	\$150	\$150	1.33%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

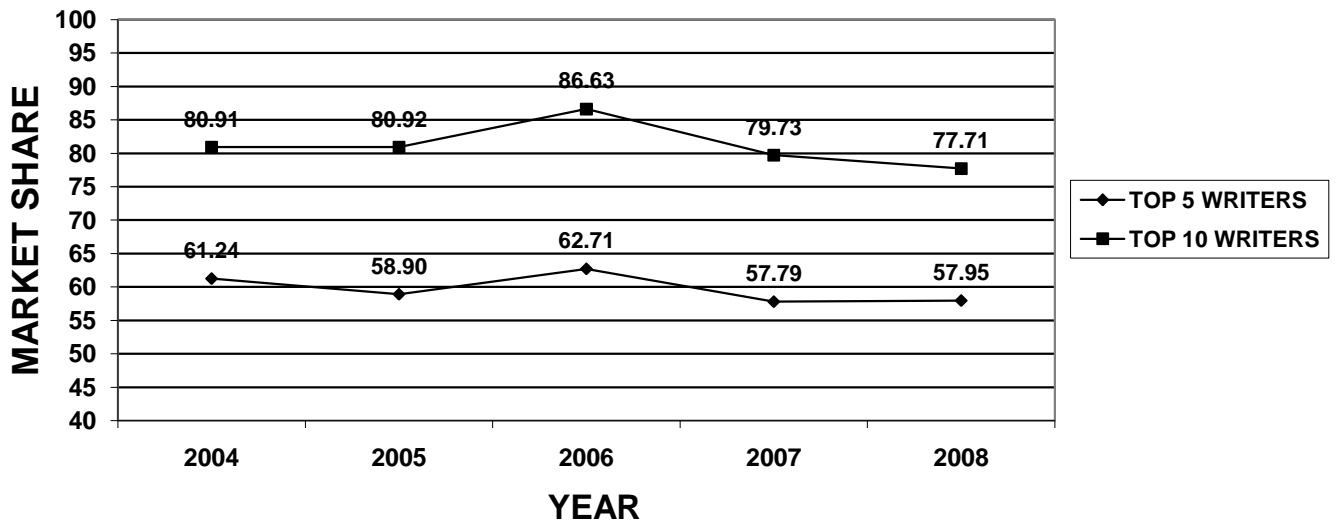
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	UNITED FIRE AND CASUALTY COMPANY	0.05%	\$10,569	\$10,209	\$0	\$0	0.00%
62	AMERISURE MUTUAL INSURANCE COMPANY	0.05%	\$9,529	\$10,341	\$0	-\$24	-0.23%
63	U S SPECIALTY INSURANCE COMPANY	0.04%	\$9,021	\$2,942	\$0	\$873	29.67%
64	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	\$8,254	\$8,314	\$0	\$56	0.67%
65	TRAVELERS CASUALTY AND SURETY COMPANY	0.04%	\$8,135	\$11,450	-\$2,789	-\$26,921	-235.12%
66	ARCH INSURANCE COMPANY	0.03%	\$6,421	\$3,913	\$0	\$1,903	48.63%
67	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$4,916	\$6,195	\$0	\$577	9.31%
68	PHOENIX INSURANCE COMPANY THE	0.02%	\$4,579	\$4,307	-\$1,185	-\$464	-10.77%
69	EMPLOYERS FIRE INSURANCE COMPANY	0.02%	\$4,092	\$2,523	\$0	\$13	0.52%
70	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.02%	\$3,972	\$3,707	\$0	\$0	0.00%
71	ONEBEACON AMERICA INSURANCE COMPANY	0.02%	\$3,948	\$3,857	\$0	\$123	3.19%
72	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.02%	\$3,776	\$3,056	\$0	-\$100	-3.27%
73	SECURA INSURANCE A MUTUAL COMPANY	0.02%	\$3,710	\$2,949	\$0	\$0	0.00%
74	CHARTER OAK FIRE INSURANCE CO THE	0.02%	\$3,685	\$2,704	\$0	-\$51	-1.89%
75	SELECTIVE INSURANCE COMPANY OF AMERICA	0.02%	\$3,642	\$2,999	\$0	-\$161	-5.37%
76	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.02%	\$3,605	\$3,605	\$0	\$1,381	38.31%
77	HANOVER INSURANCE COMPANY THE	0.01%	\$2,971	\$1,873	-\$3,952	-\$3,800	-202.88%
78	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.01%	\$2,700	\$1,783	\$0	\$136	7.63%
79	GREAT AMERICAN ASSURANCE COMPANY	0.01%	\$2,476	\$1,906	\$0	-\$332	-17.42%
80	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$2,341	\$2,259	\$0	\$0	0.00%
81	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$2,137	\$1,883	\$0	-\$25	-1.33%
82	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.01%	\$2,112	\$2,767	\$0	-\$46	-1.66%
83	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.01%	\$2,044	\$1,873	\$0	\$486	25.95%
84	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.01%	\$1,913	\$1,817	\$0	\$347	19.10%
85	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$1,850	\$1,850	\$0	\$0	0.00%
86	DISCOVER PROPERTY AND CASUALTY INS COMPANY	0.01%	\$1,741	\$1,708	\$0	-\$1,566	-91.69%
87	COLUMBIA MUTUAL INSURANCE COMPANY	0.01%	\$1,719	\$1,707	\$0	\$0	0.00%
88	RIVERPORT INSURANCE COMPANY	0.01%	\$1,668	\$253	\$0	\$0	0.00%
89	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.01%	\$1,508	\$7,125	-\$500	-\$189	-2.65%
90	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$1,450	\$1,367	\$0	-\$798	-58.38%
91	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$1,415	\$1,528	-\$800	-\$840	-54.97%
92	LEXON INSURANCE COMPANY	0.01%	\$1,300	\$1,300	\$0	\$0	0.00%
93	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.00%	\$936	\$949	\$0	\$1,174	123.71%
94	MID CENTURY INSURANCE COMPANY	0.00%	\$810	\$812	\$0	\$0	0.00%
95	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$787	\$1,212	\$0	\$0	0.00%
96	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	\$768	\$944	\$0	\$186	19.70%
97	PRAETORIAN INSURANCE COMPANY	0.00%	\$709	\$453	\$22	\$52	11.48%
98	STONINGTON INSURANCE COMPANY	0.00%	\$708	\$733	\$0	\$15	2.05%
99	WESTPORT INSURANCE CORPORATION	0.00%	\$564	\$565	\$0	\$772	136.64%
100	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$539	\$560	\$0	\$0	0.00%
101	HARTFORD CASUALTY INSURANCE CO	0.00%	\$419	\$419	\$0	\$12	2.86%
102	TRAVELERS INDEMNITY COMPANY	0.00%	\$401	\$401	-\$900	-\$10,785	-2689.53%
103	PACIFIC INDEMNITY COMPANY	0.00%	\$326	\$326	\$0	\$64	19.63%
104	WESTFIELD INSURANCE COMPANY	0.00%	\$234	\$234	\$0	\$0	0.00%
105	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$172	\$172	\$0	\$0	0.00%
106	ALLSTATE INSURANCE COMPANY	0.00%	\$100	\$233	\$0	\$18	7.73%
107	OAK RIVER INSURANCE COMPANY	0.00%	\$100	\$250	\$0	\$0	0.00%
108	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$100	\$267	\$0	-\$425	-159.18%
109	TRUCK INSURANCE EXCHANGE	0.00%	\$84	\$48	\$0	\$0	0.00%
110	FARMERS INSURANCE EXCHANGE	0.00%	\$14	\$14	\$0	\$0	0.00%
111	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,290	N/A
112	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$62	N/A
113	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$16,602	N/A
114	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$888	N/A
115	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
116	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$9	N/A
117	AXIS REINSURANCE COMPANY	0.00%	\$0	\$12,262	\$0	\$5,899	48.11%
118	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$85	N/A
119	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$244	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

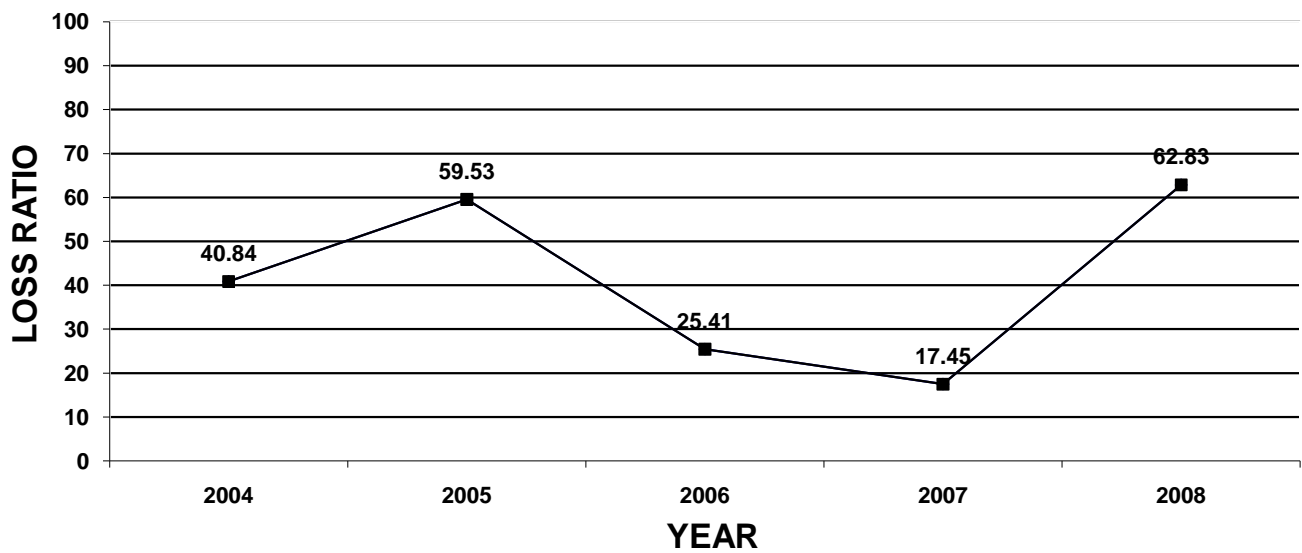
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$82	N/A
121	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$3	N/A
122	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$2	N/A
123	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$450	N/A
124	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$0	\$2	\$0	\$0	0.00%
125	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,091	N/A
126	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,835	N/A
127	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$7	N/A
128	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$14	N/A
129	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$48	-\$334	N/A
130	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	\$0	N/A
131	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$398	N/A
132	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$0	\$600	\$0	\$51	8.50%
133	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$376	N/A
134	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$163	\$0	\$3,411	2092.64%
135	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$2,440	N/A
136	PEERLESS INSURANCE COMPANY	0.00%	\$0	\$44	\$0	\$0	0.00%
137	QBE INSURANCE CORPORATION	0.00%	\$0	-\$1	\$0	-\$449	44900.00%
138	QUANTA INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4,998	N/A
139	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
140	SEABOARD SURETY COMPANY	0.00%	\$0	\$0	\$0	-\$1,321	N/A
141	ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$39	N/A
142	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$3	N/A
143	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$70	N/A
144	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
145	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$151	-\$416	\$127	84.11%
146	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$0	\$133	\$0	-\$1,240	-932.33%
147	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$84	\$0	-\$9	-10.71%
148	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
149	TRANSPORTATION INSURANCE COMPANY	0.00%	-\$33	\$64	\$0	\$0	0.00%
TOTAL		100.00%	\$20,682,756	\$20,432,295	\$13,881,143	\$12,838,518	62.83%

## MISSOURI FIDELITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	20.40%	\$16,995,295	\$16,449,993	\$2,555,724	\$1,065,365	6.48%
2	WESTERN SURETY COMPANY	9.12%	\$7,598,611	\$8,570,440	\$1,797,138	\$2,125,141	24.80%
3	SAFECO INSURANCE COMPANY OF AMERICA	8.60%	\$7,167,451	\$7,348,581	\$89,046	-\$594,283	-8.09%
4	FIDELITY AND DEPOSIT COMPANY MARYLAND	8.25%	\$6,876,599	\$7,117,187	\$1,096,080	\$1,149,878	16.16%
5	FEDERAL INSURANCE COMPANY	5.28%	\$4,401,562	\$3,671,593	\$5,113	-\$5,362,266	-146.05%
6	LIBERTY MUTUAL INSURANCE COMPANY	4.47%	\$3,726,622	\$3,558,106	\$490,422	\$246,735	6.93%
7	EMPLOYERS MUTUAL CASUALTY COMPANY	2.38%	\$1,984,901	\$2,517,658	\$615,895	\$1,678,907	66.69%
8	UNITED FIRE AND CASUALTY COMPANY	2.30%	\$1,915,960	\$1,949,717	\$77,578	\$269,588	13.83%
9	HANOVER INSURANCE COMPANY THE	1.97%	\$1,642,182	\$1,132,335	-\$895	\$190,508	16.82%
10	HARTFORD FIRE INSURANCE COMPANY	1.93%	\$1,609,516	\$1,747,536	\$253,193	-\$694,065	-39.72%
11	CINCINNATI INSURANCE COMPANY THE	1.76%	\$1,470,075	\$1,421,312	\$10,640	-\$6,995	-0.49%
12	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	1.69%	\$1,408,314	\$1,484,569	-\$313,870	\$699,279	47.10%
13	INTERNATIONAL FIDELITY INSURANCE COMPANY	1.64%	\$1,369,031	\$1,344,746	\$9,550	-\$135,387	-10.07%
14	CONTINENTAL CASUALTY COMPANY	1.41%	\$1,175,413	\$802,749	\$1,880	\$139,290	17.35%
15	KANSAS BANKERS SURETY COMPANY THE	1.34%	\$1,116,500	\$1,529,788	\$0	-\$40,000	-2.61%
16	RLI INSURANCE COMPANY	1.33%	\$1,104,405	\$1,147,374	\$52,929	-\$12,253	-1.07%
17	OHIO CASUALTY INSURANCE COMPANY	1.28%	\$1,065,233	\$1,065,075	\$31,337	\$197,790	18.57%
18	MERCHANTS BONDING COMPANY (MUTUAL)	1.26%	\$1,053,211	\$1,010,632	\$71,274	\$193,440	19.14%
19	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	1.25%	\$1,038,128	\$935,813	-\$270,375	\$3,072,071	328.28%
20	GRANITE RE INC	1.21%	\$1,012,067	\$1,033,805	-\$127,273	\$374,084	36.19%
21	OHIO INDEMNITY COMPANY	1.15%	\$958,424	\$895,373	\$0	\$70,637	7.89%
22	EVERGREEN NATIONAL INDEMNITY COMPANY	1.14%	\$950,743	\$982,590	\$0	-\$9,467	-0.96%
23	OLD REPUBLIC SURETY COMPANY	1.09%	\$907,199	\$837,337	\$98,843	\$108,842	13.00%
24	GREAT AMERICAN INSURANCE COMPANY	1.02%	\$846,605	\$781,701	\$178,725	\$251,347	32.15%
25	WESTCHESTER FIRE INSURANCE COMPANY	0.99%	\$828,773	\$1,171,903	\$10,000	\$179,209	15.29%
26	CONTRACTORS BONDING & INSURANCE COMPANY	0.73%	\$610,114	\$722,055	\$0	-\$21,007	-2.91%
27	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.70%	\$586,108	\$631,836	\$183,101	\$249,890	39.55%
28	SAFETY NATIONAL CASUALTY CORPORATION	0.68%	\$564,143	\$583,348	\$0	-\$13,600	-2.33%
29	WASHINGTON INTERNATIONAL INSURANCE COMPANY	0.65%	\$540,747	\$499,554	\$0	\$18,046	3.61%
30	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.64%	\$532,459	\$391,928	-\$1,348	\$7,093	1.81%
31	PLATTE RIVER INSURANCE COMPANY	0.63%	\$524,668	\$520,666	\$51,393	\$42,443	8.15%
32	NATIONWIDE MUTUAL INSURANCE COMPANY	0.59%	\$487,588	\$472,840	-\$29,858	-\$33,448	-7.07%
33	LEXON INSURANCE COMPANY	0.51%	\$427,773	\$609,624	\$0	-\$15,000	-2.46%
34	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.50%	\$419,173	\$382,386	\$565,887	\$1,060,206	277.26%
35	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.45%	\$371,098	\$510,537	\$168,430	\$86,408	16.92%
36	AMCO INSURANCE COMPANY	0.44%	\$365,728	\$395,411	-\$36	\$107	0.03%
37	AUTO OWNERS INSURANCE COMPANY	0.39%	\$328,016	\$299,747	\$233,848	-\$521,626	-174.02%
38	MID-CONTINENT CASUALTY COMPANY	0.39%	\$323,807	\$330,330	\$130,012	\$444,556	134.58%
39	INSURANCE COMPANY OF THE WEST	0.39%	\$323,750	\$188,909	\$0	-\$28,336	-15.00%
40	ALLEGHENY CASUALTY COMPANY	0.38%	\$320,602	\$289,499	\$0	\$611	0.21%
41	PLAZA INSURANCE COMPANY	0.38%	\$317,222	\$250,117	\$0	\$61,755	24.69%
42	HARTFORD CASUALTY INSURANCE CO	0.37%	\$307,435	\$384,114	\$60,687	\$127,291	33.14%
43	VIGILANT INSURANCE COMPANY	0.37%	\$304,410	\$220,459	\$0	\$19,811	8.99%
44	BOND SAFEGUARD INSURANCE COMPANY	0.33%	\$272,215	\$382,135	\$193,951	\$250,000	65.42%
45	AMERICAN STATES INSURANCE COMPANY	0.32%	\$264,789	\$246,337	\$11,107	\$8,639	3.51%
46	BERKLEY REGIONAL INSURANCE COMPANY	0.30%	\$252,621	\$176,282	\$0	-\$5,532	-3.14%
47	MIDWEST EMPLOYERS CASUALTY COMPANY	0.30%	\$249,066	\$215,696	\$0	-\$10,984	-5.09%
48	UNIVERSAL SURETY COMPANY	0.29%	\$240,666	\$367,823	\$29,698	\$1,456,989	396.11%
49	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.27%	\$223,027	\$182,248	\$0	\$34,236	18.79%
50	STATE FARM FIRE AND CASUALTY COMPANY	0.26%	\$212,700	\$234,726	\$153,148	\$196,582	83.75%
51	GENERAL INSURANCE COMPANY OF AMERICA	0.24%	\$197,226	\$231,756	\$0	\$42,794	18.47%
52	UNION INSURANCE COMPANY	0.22%	\$181,561	\$172,533	\$0	-\$32,391	-18.77%
53	CONTINENTAL INSURANCE COMPANY THE	0.20%	\$164,759	\$247,531	\$0	-\$157,487	-63.62%
54	FIRST SEALORD SURETY INC	0.20%	\$163,904	\$150,900	\$0	\$4,860	3.22%
55	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.20%	\$163,017	\$60,293	\$0	\$6,697	11.11%
56	BANKERS INSURANCE COMPANY	0.18%	\$153,581	\$160,481	\$81,786	\$81,786	50.96%
57	CAPITOL INDEMNITY CORPORATION	0.18%	\$146,058	\$155,029	\$111,312	\$129,165	83.32%
58	FEDERATED MUTUAL INSURANCE COMPANY	0.16%	\$133,335	\$153,941	-\$7,965	\$4,169	2.71%
59	COMPANION PROPERTY AND CASUALTY INS CO	0.16%	\$133,089	\$131,136	\$0	\$30,822	23.50%
60	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.15%	\$125,995	\$120,216	\$0	\$24,057	20.01%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	UNIVERSAL SURETY OF AMERICA	0.14%	\$114,148	\$110,053	\$14,615	\$11,742	10.67%
62	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.13%	\$104,310	\$100,954	\$0	\$172,394	170.76%
63	WESTFIELD INSURANCE COMPANY	0.12%	\$99,198	\$64,662	\$0	\$2,749	4.25%
64	ROCHE SURETY AND CASUALTY COMPANY INC	0.11%	\$92,027	\$92,027	\$0	\$0	0.00%
65	SEABOARD SURETY COMPANY	0.10%	\$87,436	\$99,867	\$0	\$105,720	105.86%
66	LINCOLN GENERAL INSURANCE COMPANY	0.10%	\$87,258	\$74,962	\$11,073	-\$11,095	-14.80%
67	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.09%	\$78,209	\$74,964	\$20,661	\$3,570	4.76%
68	UNITED STATES FIDELITY & GUARANTY COMPANY	0.09%	\$76,303	\$78,691	\$178,263	-\$349,524	-444.17%
69	INLAND INSURANCE COMPANY	0.09%	\$75,171	\$68,789	\$0	-\$2,849	-4.14%
70	TRAVELERS CASUALTY AND SURETY COMPANY	0.09%	\$72,473	\$83,803	-\$330	-\$65,084	-77.66%
71	ACSTAR INSURANCE COMPANY	0.08%	\$68,497	\$84,355	\$0	\$23,597	27.97%
72	ARCH INSURANCE COMPANY	0.08%	\$66,020	\$164,166	\$0	\$60,145	36.64%
73	BANCINSURE INC	0.07%	\$62,332	\$54,977	\$0	-\$11,750	-21.37%
74	UNITED STATES FIRE INSURANCE COMPANY	0.07%	\$59,118	\$51,156	\$0	-\$7,983	-15.61%
75	LEXINGTON NATIONAL INSURANCE CORPORATION	0.07%	\$56,092	\$51,958	\$637	\$637	1.23%
76	FARMLAND MUTUAL INSURANCE COMPANY	0.06%	\$47,831	\$48,251	\$0	-\$1,653	-3.43%
77	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.06%	\$47,545	\$126,858	-\$420	-\$885,355	-697.91%
78	UNIVERSAL UNDERWRITERS INS CO	0.05%	\$44,384	\$44,621	\$9,098	-\$14,305	-32.06%
79	PROTECTIVE INSURANCE COMPANY	0.05%	\$42,775	\$43,132	\$0	\$1,800	4.17%
80	COLUMBIA MUTUAL INSURANCE COMPANY	0.05%	\$40,648	\$41,615	\$0	\$0	0.00%
81	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.05%	\$39,295	\$45,503	\$0	\$2,086	4.58%
82	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.05%	\$39,128	\$40,052	\$0	-\$2,952	-7.37%
83	OHIO FARMERS INSURANCE COMPANY	0.05%	\$38,711	\$25,125	\$0	-\$1,706	-6.79%
84	ULLICO CASUALTY COMPANY	0.05%	\$37,575	\$16,999	\$0	\$3,364	19.79%
85	PACIFIC INDEMNITY COMPANY	0.04%	\$35,877	\$30,467	\$0	-\$249	-0.82%
86	AMERICAN SOUTHERN INSURANCE COMPANY	0.04%	\$32,039	\$20,890	\$0	\$0	0.00%
87	SUN SURETY INSURANCE COMPANY	0.04%	\$31,912	\$31,912	\$0	\$0	0.00%
88	AMERICAN HOME ASSURANCE COMPANY	0.04%	\$30,499	\$60,234	\$0	-\$306,012	-508.04%
89	ARROWOOD INDEMNITY COMPANY	0.04%	\$29,900	\$29,947	\$0	\$0	0.00%
90	NAVIGATORS INSURANCE COMPANY	0.03%	\$24,633	\$24,489	\$0	\$2,792	11.40%
91	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$23,446	\$26,442	\$0	\$193	0.73%
92	SURETY BONDING COMPANY OF AMERICA	0.02%	\$20,220	\$27,079	\$8,000	\$49,062	181.18%
93	BENCHMARK INSURANCE COMPANY	0.02%	\$19,140	\$17,545	\$0	\$0	0.00%
94	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.02%	\$16,601	\$17,408	\$0	\$0	0.00%
95	SELECTIVE INSURANCE COMPANY OF AMERICA	0.02%	\$16,423	\$4,461	\$0	-\$72	-1.61%
96	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$15,977	\$19,105	-\$27,472	-\$38,557	-201.82%
97	FIDELITY NATIONAL PROPERTY AND CAS INS CO	0.02%	\$14,702	\$17,052	\$7,957	\$1,051	6.16%
98	FINANCIAL PACIFIC INSURANCE COMPANY	0.02%	\$14,425	\$14,724	\$0	\$0	0.00%
99	XL SPECIALTY INSURANCE COMPANY	0.02%	\$13,755	\$21,765	-\$2,488	-\$176,572	-811.27%
100	INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.02%	\$13,441	\$11,982	\$0	\$0	0.00%
101	OLD REPUBLIC INSURANCE COMPANY	0.02%	\$13,292	\$13,209	\$7,500	\$7,499	56.77%
102	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$12,250	\$12,800	\$0	\$362	2.83%
103	AMERICAN CASUALTY CO OF READING PA	0.01%	\$12,244	\$14,016	\$0	\$17,345	123.75%
104	SENECA INSURANCE COMPANY INC	0.01%	\$12,137	\$12,368	\$0	\$0	0.00%
105	CONTINENTAL WESTERN INSURANCE COMPANY	0.01%	\$11,757	\$17,751	\$0	\$4,709	26.53%
106	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$11,600	\$4,866	\$0	\$826	16.97%
107	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.01%	\$10,852	\$14,179	\$316,457	-\$29,619	-208.89%
108	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$10,403	\$10,403	\$0	\$0	0.00%
109	NATIONAL FARMERS UNION PROPERTY & CAS CO	0.01%	\$10,128	\$9,929	\$0	\$1,054	10.62%
110	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.01%	\$10,096	\$6,778	\$0	\$1,006	14.84%
111	RLI INDEMNITY COMPANY	0.01%	\$9,540	\$1,051	\$0	\$0	0.00%
112	CHRYSLER INSURANCE COMPANY	0.01%	\$9,467	\$14,766	\$0	\$0	0.00%
113	OLD UNITED CASUALTY COMPANY	0.01%	\$9,250	\$9,102	\$0	\$0	0.00%
114	CUMIS INSURANCE SOCIETY INC	0.01%	\$8,891	\$8,891	\$0	\$0	0.00%
115	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$8,723	\$7,842	\$0	-\$12,039	-153.52%
116	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.01%	\$8,544	\$9,205	\$0	\$183	1.99%
117	MOTORS INSURANCE CORPORATION	0.01%	\$8,264	-\$31,394	\$0	\$1,608	-5.12%
118	LYNDON PROPERTY INSURANCE COMPANY	0.01%	\$7,600	\$8,029	\$12,285	\$20,955	260.99%
119	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$7,234	\$7,234	\$0	\$990	13.69%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$6,545	\$7,207	\$0	\$0	0.00%
121	CHEROKEE INSURANCE COMPANY	0.01%	\$6,000	\$3,879	\$0	\$0	0.00%
122	STAR INSURANCE COMPANY	0.01%	\$5,450	\$5,304	\$0	-\$7,534	-142.04%
123	LUMBERMENS MUTUAL CASUALTY COMPANY	0.01%	\$4,818	\$3,972	-\$76,142	-\$118,581	-2985.42%
124	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$4,541	\$4,541	\$0	\$5,330	117.38%
125	SENTRY SELECT INSURANCE COMPANY	0.01%	\$4,204	\$6,165	\$0	\$0	0.00%
126	NGM INSURANCE COMPANY	0.00%	\$4,060	\$3,852	\$0	\$698	18.12%
127	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$3,045	\$5,949	\$0	\$500	8.40%
128	EMCASCO INSURANCE COMPANY	0.00%	\$2,768	\$1,858	\$0	\$52	2.80%
129	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$2,500	\$2,501	\$0	-\$52,775	-2110.16%
130	AMERICAN SURETY COMPANY	0.00%	\$2,405	\$2,658	\$600	-\$1,205	-45.33%
131	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$2,278	\$2,249	\$0	-\$2,101	-93.42%
132	PIONEER GENERAL INSURANCE COMPANY	0.00%	\$2,142	\$2,581	\$0	\$176	6.82%
133	AMERICAN INSURANCE COMPANY THE	0.00%	\$1,896	\$3,380	-\$468	-\$50,074	-1481.48%
134	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$1,786	\$1,786	\$0	-\$397	-22.23%
135	UPPER HUDSON NATIONAL INSURANCE COMPANY	0.00%	\$1,700	\$1,558	\$0	\$35	2.25%
136	NATIONAL INDEMNITY COMPANY	0.00%	\$1,519	\$802	\$0	\$381	47.51%
137	AMERICAN MANUFACTURERS MUTUAL INS COMPANY	0.00%	\$1,084	\$1,902	\$0	-\$140	-7.36%
138	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$1,076	\$1,076	\$0	-\$866	-80.48%
139	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$1,073	\$775	\$0	\$0	0.00%
140	GREAT WEST CASUALTY COMPANY	0.00%	\$1,011	\$766	\$0	\$0	0.00%
141	MID CENTURY INSURANCE COMPANY	0.00%	\$688	\$102	\$0	\$0	0.00%
142	HARCO NATIONAL INSURANCE COMPANY	0.00%	\$686	\$1,286	\$0	\$0	0.00%
143	PROCENTURY INSURANCE COMPANY	0.00%	\$659	\$164	\$0	\$103	62.80%
144	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$610	\$611	\$0	-\$338	-55.32%
145	COLONIAL SURETY COMPANY	0.00%	\$577	\$605	\$0	\$497	82.15%
146	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$520	\$1,366	-\$468	-\$1,544	-113.03%
147	U S SPECIALTY INSURANCE COMPANY	0.00%	\$508	\$165	\$0	-\$492	-298.18%
148	FIREMANS FUND INSURANCE COMPANY	0.00%	\$500	\$506	\$7,500	-\$143,002	-28261.26%
149	WEST AMERICAN INSURANCE COMPANY	0.00%	\$375	\$674	\$0	-\$31	-4.60%
150	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$374	\$685	\$0	\$0	0.00%
151	LYNDON SOUTHERN INSURANCE COMPANY	0.00%	\$277	\$277	-\$31,692	-\$1,188	-428.88%
152	TIG INSURANCE COMPANY	0.00%	\$239	\$239	-\$5,918	-\$5,918	-2476.15%
153	ELECTRIC INSURANCE COMPANY	0.00%	\$200	\$67	\$0	\$0	0.00%
154	FARMINGTON CASUALTY COMPANY	0.00%	\$125	\$125	\$0	-\$836	-668.80%
155	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$75	\$25	\$0	-\$1	-4.00%
156	BITUMINOUS CASUALTY CORPORATION	0.00%	\$50	\$50	\$0	\$0	0.00%
157	MARYLAND CASUALTY COMPANY	0.00%	\$50	\$50	\$0	\$0	0.00%
158	ONEBEACON INSURANCE COMPANY	0.00%	\$1	\$1	\$0	\$0	0.00%
159	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$28	N/A
160	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
161	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$11	N/A
162	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,024	N/A
163	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
164	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,152	N/A
165	ARCH REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,462	N/A
166	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,408	N/A
167	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$237	N/A
168	AXA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$354	N/A
169	BAR PLAN MUTUAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
170	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
171	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2	N/A
172	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	\$493	N/A
173	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$749	N/A
174	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
175	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$24	N/A
176	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$40,365	N/A
177	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$6	\$0	-\$3	-50.00%
178	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,741	N/A

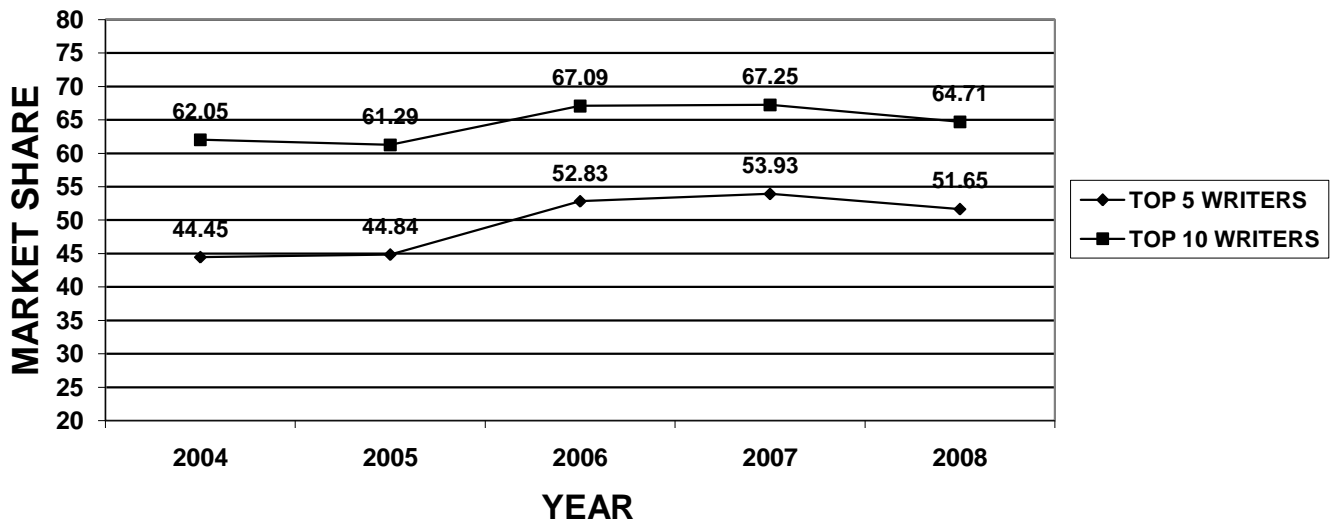
**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$117	N/A
180	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,037	N/A
181	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$16,158	N/A
182	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$461	N/A
183	QUANTA INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,576	N/A
184	REDLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$8,000	\$8,000	N/A
185	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$0	\$6	\$0	-\$43,213	-720216.67%
186	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$932	N/A
187	SHELTER GENERAL INSURANCE COMPANY	0.00%	\$0	\$635	\$0	\$0	0.00%
188	ST PAUL MEDICAL LIABILITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,506	N/A
189	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,614	N/A
190	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$58	N/A
191	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$25	\$0	\$0	0.00%
192	T H E INSURANCE COMPANY	0.00%	\$0	\$90	\$0	-\$27	-30.00%
193	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	-\$165,955	-\$155,838	N/A
194	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$11	N/A
195	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.00%	\$0	\$0	\$0	\$10	N/A
196	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$188	\$0	\$0	0.00%
197	YOSEMITE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
198	GREENWICH INSURANCE COMPANY	0.00%	-\$1,184	\$171	\$0	-\$6,319	-3695.32%
199	ST PAUL GUARDIAN INSURANCE COMPANY	-0.03%	-\$22,404	-\$15,557	\$0	\$13,956	-89.71%
TOTAL		100.00%	\$83,321,843	\$83,851,726	\$8,959,400	\$6,638,566	7.92%

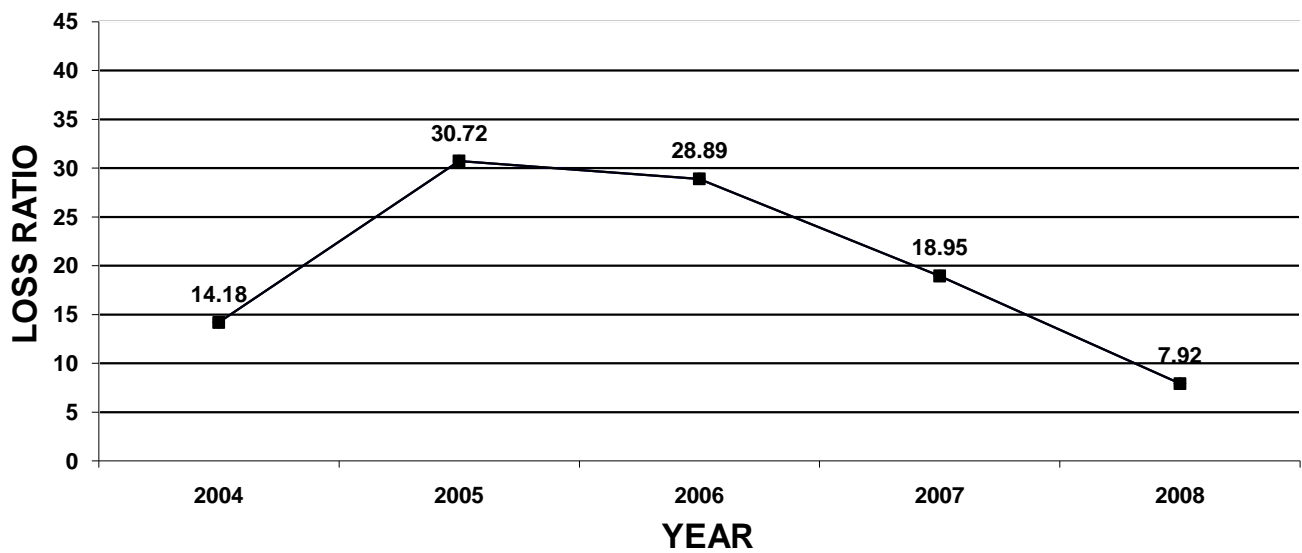


## MISSOURI SURETY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

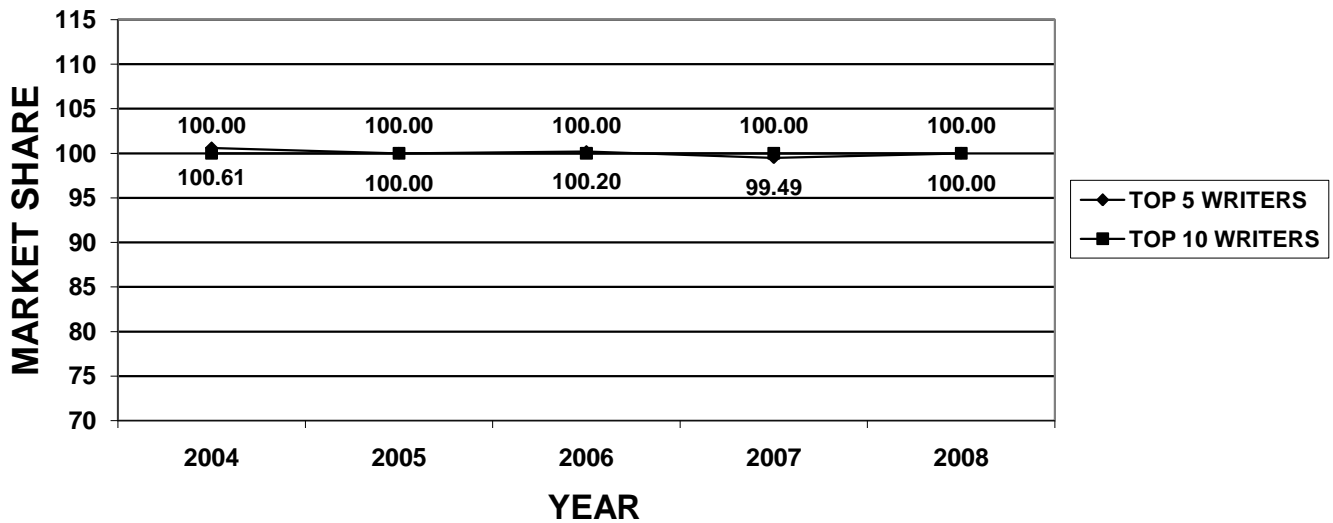


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GLASS**

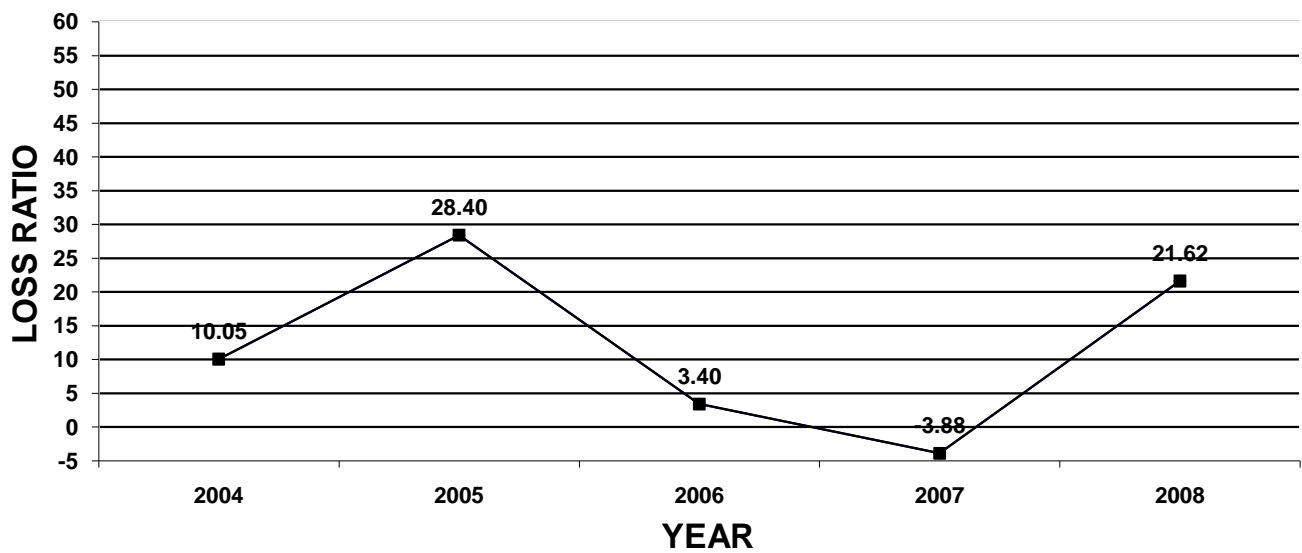
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AUTO OWNERS INSURANCE COMPANY	56.58%	\$2,723	\$2,951	\$1,261	\$1,239	41.99%
2	OWNERS INSURANCE COMPANY	29.32%	\$1,411	\$1,743	\$0	-\$26	-1.49%
3	OHIO CASUALTY INSURANCE COMPANY	10.39%	\$500	\$501	\$0	-\$38	-7.58%
4	OAK RIVER INSURANCE COMPANY	3.47%	\$167	\$167	\$0	\$0	0.00%
5	MARKEL INSURANCE COMPANY	0.25%	\$12	\$91	\$0	\$9	9.89%
6	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$5	N/A
	TOTAL	100.00%	\$4,813	\$5,453	\$1,261	\$1,179	21.62%

## MISSOURI GLASS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD RELIABLE CASUALTY COMPANY	18.88%	\$597,882	\$599,630	\$107,167	\$104,243	17.38%
2	FEDERAL INSURANCE COMPANY	18.06%	\$572,133	\$612,891	\$0	\$40,332	6.58%
3	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	15.92%	\$504,179	\$557,283	\$1,588	\$26,137	4.69%
4	HARTFORD FIRE INSURANCE COMPANY	8.24%	\$261,018	\$271,178	\$0	\$20,041	7.39%
5	SHELTER MUTUAL INSURANCE COMPANY	4.98%	\$157,792	\$158,159	\$11,764	\$18,744	11.85%
6	UNIVERSAL UNDERWRITERS INS CO	3.56%	\$112,633	\$122,747	\$26,431	\$27,656	22.53%
7	TWIN CITY FIRE INSURANCE COMPANY	3.06%	\$96,905	\$77,528	\$0	\$8,798	11.35%
8	LIBERTY INSURANCE UNDERWRITERS INC.	2.50%	\$79,341	\$141,648	\$0	\$106,236	75.00%
9	ST PAUL FIRE & MARINE INSURANCE COMPANY	2.38%	\$75,490	\$62,867	\$0	\$30,849	49.07%
10	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	2.28%	\$72,170	\$70,649	\$0	\$5,198	7.36%
11	NATIONWIDE MUTUAL INSURANCE COMPANY	2.10%	\$66,527	\$73,254	\$0	\$131	0.18%
12	UNITED FIRE AND CASUALTY COMPANY	2.06%	\$65,278	\$64,773	\$23,700	\$125,200	193.29%
13	ZURICH AMERICAN INSURANCE COMPANY	1.61%	\$51,026	\$21,427	\$1,186	\$469	2.19%
14	FIDELITY AND DEPOSIT COMPANY MARYLAND	1.15%	\$36,441	\$36,611	\$0	-\$1,430	-3.91%
15	AUSTIN MUTUAL INSURANCE COMPANY	1.10%	\$34,858	\$13,318	\$0	\$0	0.00%
16	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.08%	\$34,289	\$30,538	\$860	\$4,843	15.86%
17	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.66%	\$20,910	\$18,736	\$0	\$220	4.39%
18	FEDERATED MUTUAL INSURANCE COMPANY	0.59%	\$18,700	\$17,226	\$6,683	\$6,886	39.97%
19	NATIONAL FARMERS UNION PROPERTY & CAS CO	0.56%	\$17,700	\$18,172	\$0	\$218	1.20%
20	SENTRY SELECT INSURANCE COMPANY	0.47%	\$14,890	\$13,929	\$0	-\$112	-0.80%
21	GREAT AMERICAN ASSURANCE COMPANY	0.47%	\$14,820	\$14,224	\$0	-\$7	-0.05%
22	EXECUTIVE RISK INDEMNITY INC	0.44%	\$13,907	\$10,875	\$0	\$10	0.09%
23	FEDERATED SERVICE INSURANCE COMPANY	0.43%	\$13,517	\$15,409	\$0	\$389	2.52%
24	CINCINNATI INSURANCE COMPANY THE	0.34%	\$10,662	\$11,923	\$0	\$0	0.00%
25	HARCO NATIONAL INSURANCE COMPANY	0.33%	\$10,356	\$17,301	\$0	\$1,488	8.60%
26	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.32%	\$10,279	\$10,249	\$1,402	\$1,402	13.68%
27	LIBERTY MUTUAL INSURANCE COMPANY	0.32%	\$10,173	\$6,291	\$0	\$4,113	65.38%
28	ADDISON INSURANCE COMPANY	0.27%	\$8,660	\$9,452	\$0	\$1,000	10.58%
29	SHELTER GENERAL INSURANCE COMPANY	0.27%	\$8,489	\$8,730	\$3,971	\$4,100	46.96%
30	ST PAUL MERCURY INSURANCE COMPANY	0.27%	\$8,433	\$3,126	\$0	\$1,463	46.80%
31	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.25%	\$8,057	\$8,078	\$0	\$0	0.00%
32	STATE AUTO PROPERTY & CASUALTY INS COMPANY	0.25%	\$8,004	\$8,998	\$0	\$1,007	11.19%
33	XL INSURANCE AMERICA INC	0.25%	\$7,811	\$6,521	\$0	-\$729	-11.18%
34	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.23%	\$7,414	\$6,255	\$0	\$0	0.00%
35	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.23%	\$7,282	\$4,507	\$0	\$1,591	35.30%
36	EMPIRE FIRE AND MARINE INSURANCE CO	0.22%	\$7,084	\$5,669	\$0	\$54	0.95%
37	OWNERS INSURANCE COMPANY	0.21%	\$6,789	\$6,710	\$0	\$32	0.48%
38	PENN MILLERS INSURANCE COMPANY	0.21%	\$6,745	\$6,411	\$0	\$0	0.00%
39	COOPERATIVE MUTUAL INSURANCE COMPANY	0.21%	\$6,654	\$5,272	\$0	\$53	1.01%
40	RIVERPORT INSURANCE COMPANY	0.20%	\$6,254	\$7,696	\$0	\$0	0.00%
41	CONTINENTAL CASUALTY COMPANY	0.20%	\$6,238	\$6,058	\$0	\$0	0.00%
42	ACUITY A MUTUAL INSURANCE COMPANY	0.19%	\$6,096	\$5,856	-\$524	-\$524	-8.95%
43	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.18%	\$5,760	\$4,010	\$0	\$0	0.00%
44	GREAT NORTHERN INSURANCE COMPANY	0.16%	\$5,006	\$4,975	\$0	\$23	0.46%
45	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.15%	\$4,841	\$3,693	\$0	\$0	0.00%
46	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.13%	\$4,001	\$2,522	\$0	\$0	0.00%
47	EMPLOYERS MUTUAL CASUALTY COMPANY	0.12%	\$3,945	\$6,277	\$0	-\$103	-1.64%
48	SEABOARD SURETY COMPANY	0.12%	\$3,669	\$51,266	\$0	-\$32,712	-63.81%
49	NORTH POINTE INSURANCE COMPANY	0.11%	\$3,495	\$3,363	\$0	\$293	8.71%
50	AUTO OWNERS INSURANCE COMPANY	0.10%	\$3,124	\$3,913	\$0	-\$3	-0.08%
51	GENERAL CASUALTY COMPANY OF WISCONSIN	0.10%	\$3,010	\$3,336	\$8,436	\$13,436	402.76%
52	WESTCHESTER FIRE INSURANCE COMPANY	0.09%	\$2,881	\$1,040	\$0	-\$515	-49.52%
53	MASSACHUSETTS BAY INSURANCE COMPANY	0.09%	\$2,745	\$2,288	\$0	\$0	0.00%
54	REGENT INSURANCE COMPANY	0.08%	\$2,671	\$2,637	\$0	\$0	0.00%
55	HANOVER INSURANCE COMPANY THE	0.08%	\$2,493	\$671	\$0	\$0	0.00%
56	MIDWESTERN INDEMNITY COMPANY THE	0.08%	\$2,440	\$2,440	\$0	\$0	0.00%
57	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$2,039	\$1,870	\$0	\$0	0.00%
58	CHUBB NATIONAL INSURANCE COMPANY	0.06%	\$1,915	\$1,614	\$0	\$154	9.54%
59	PRAETORIAN INSURANCE COMPANY	0.06%	\$1,876	\$2,065	\$6	\$380	18.40%
60	FARMLAND MUTUAL INSURANCE COMPANY	0.06%	\$1,750	\$1,099	\$0	\$21	1.91%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

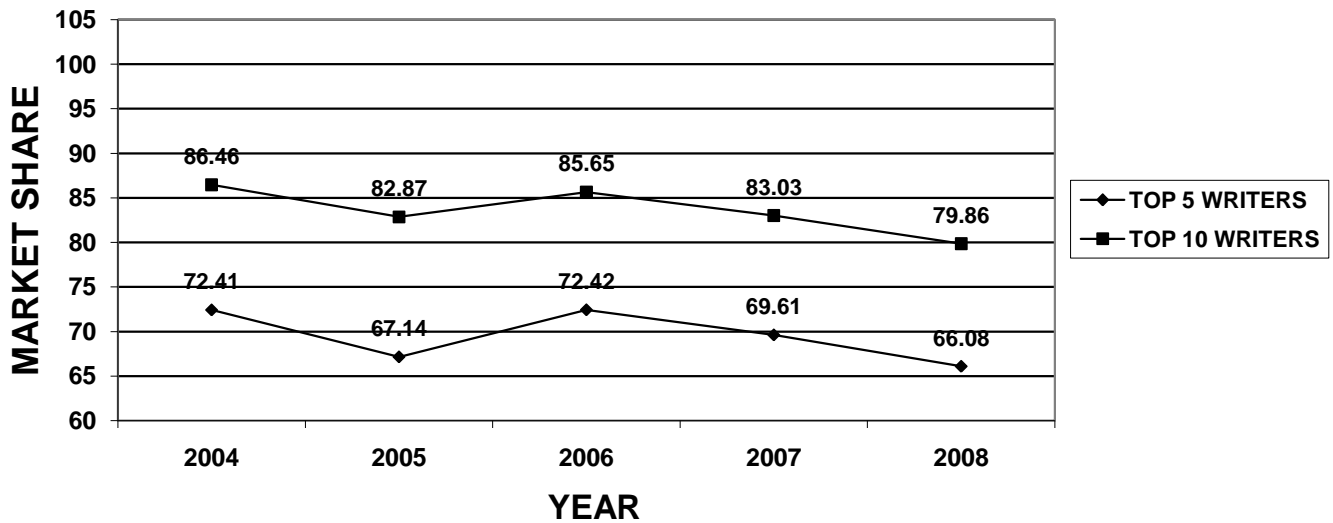
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	INSURANCE COMPANY OF THE WEST	0.05%	\$1,507	\$1,507	\$0	\$0	0.00%
62	AMERICAN ZURICH INSURANCE COMPANY	0.05%	\$1,446	\$1,670	\$0	-\$141	-8.44%
63	CHARTER OAK FIRE INSURANCE CO THE	0.04%	\$1,404	\$576	\$0	\$314	54.51%
64	BITUMINOUS CASUALTY CORPORATION	0.04%	\$1,403	\$1,403	\$0	-\$200	-14.26%
65	GRINNELL MUTUAL REINSURANCE COMPANY	0.04%	\$1,390	\$1,557	\$0	-\$2	-0.13%
66	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	0.04%	\$1,164	\$844	\$0	\$0	0.00%
67	AMERISURE MUTUAL INSURANCE COMPANY	0.04%	\$1,147	\$1,031	\$0	\$6	0.58%
68	VIGILANT INSURANCE COMPANY	0.03%	\$1,001	\$942	\$0	\$51	5.41%
69	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.03%	\$976	\$972	\$1,200	\$1,200	123.46%
70	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.03%	\$932	\$1,105	\$0	-\$117	-10.59%
71	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.02%	\$785	\$787	\$0	\$0	0.00%
72	AMERICAN STATES INSURANCE COMPANY	0.02%	\$727	\$799	\$104	\$106	13.27%
73	NETHERLANDS INSURANCE COMPANY THE	0.02%	\$725	\$961	\$0	\$0	0.00%
74	HAWKEYE SECURITY INSURANCE COMPANY	0.02%	\$648	\$790	\$0	\$0	0.00%
75	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.02%	\$616	\$782	\$0	\$0	0.00%
76	TRAVELERS CASUALTY AND SURETY COMPANY	0.02%	\$579	\$2,117	\$0	-\$993	-46.91%
77	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$543	\$1,021	\$0	\$285	27.91%
78	FARMINGTON CASUALTY COMPANY	0.02%	\$500	\$500	\$0	-\$197	-39.40%
79	T H E INSURANCE COMPANY	0.02%	\$500	\$500	\$0	\$55	11.00%
80	ALLSTATE INSURANCE COMPANY	0.02%	\$496	\$502	\$0	\$35	6.97%
81	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$450	\$44	\$0	\$2	4.55%
82	COLUMBIA MUTUAL INSURANCE COMPANY	0.01%	\$415	\$429	\$0	\$0	0.00%
83	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.01%	\$415	\$190	\$0	\$89	46.84%
84	UNITED STATES LIABILITY INSURANCE COMPANY	0.01%	\$409	\$296	\$0	\$0	0.00%
85	FIDELITY NATIONAL INSURANCE COMPANY	0.01%	\$370	\$573	\$0	\$0	0.00%
86	PACIFIC INDEMNITY COMPANY	0.01%	\$360	\$359	\$0	\$1	0.28%
87	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.01%	\$355	\$1,292	\$0	\$757	58.59%
88	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.01%	\$350	\$350	\$0	-\$100	-28.57%
89	DISCOVER PROPERTY AND CASUALTY INS CO	0.01%	\$346	\$323	\$0	\$121	37.46%
90	PEERLESS INSURANCE COMPANY	0.01%	\$346	\$596	\$0	\$0	0.00%
91	HARTFORD CASUALTY INSURANCE CO	0.01%	\$338	\$338	\$0	\$20	5.92%
92	ONEBEACON AMERICA INSURANCE COMPANY	0.01%	\$319	\$319	\$0	\$4	1.25%
93	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$314	\$258	\$0	\$190	73.64%
94	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.01%	\$265	\$3,910	\$2,485	\$1,356	34.68%
95	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.01%	\$254	\$291	\$0	\$0	0.00%
96	STANDARD FIRE INSURANCE COMPANY	0.01%	\$223	\$152	\$0	\$2	1.32%
97	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$220	\$174	\$0	\$0	0.00%
98	TRAVELERS INDEMNITY COMPANY	0.01%	\$213	\$213	\$0	\$399	187.32%
99	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$186	\$185	\$0	\$0	0.00%
100	TRANSPORTATION INSURANCE COMPANY	0.01%	\$170	\$170	\$0	\$0	0.00%
101	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$163	\$154	-\$2,500	-\$2,513	-1631.82%
102	TRUCK INSURANCE EXCHANGE	0.00%	\$144	\$21	\$0	\$0	0.00%
103	TRANSGUARD INSURANCE CO OF AMERICA INC	0.00%	\$132	\$112	\$0	\$58	51.79%
104	ZURICH AMERICAN INSURANCE CO OF ILLINOIS	0.00%	\$115	\$75	\$0	\$0	0.00%
105	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.00%	\$100	\$71	\$0	\$2	2.82%
106	LITITZ MUTUAL INSURANCE COMPANY	0.00%	\$94	\$4	\$0	\$0	0.00%
107	NORTHLAND INSURANCE COMPANY	0.00%	\$89	\$89	\$0	\$43	48.31%
108	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$70	\$68	\$0	-\$8	-11.76%
109	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.00%	\$50	\$42	\$0	\$0	0.00%
110	PHOENIX INSURANCE COMPANY THE	0.00%	\$50	\$75	\$0	\$22	29.33%
111	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.00%	\$50	\$82	\$0	-\$29	-35.37%
112	AMCO INSURANCE COMPANY	0.00%	\$45	\$36	\$0	\$0	0.00%
113	REDLAND INSURANCE COMPANY	0.00%	\$42	\$27	\$7	\$12	44.44%
114	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$25	\$1	\$0	\$0	0.00%
115	FARMERS INSURANCE EXCHANGE	0.00%	\$24	\$24	\$0	\$0	0.00%
116	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$12	\$12	\$0	\$28	233.33%
117	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$119	N/A
118	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20	N/A
119	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$35	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

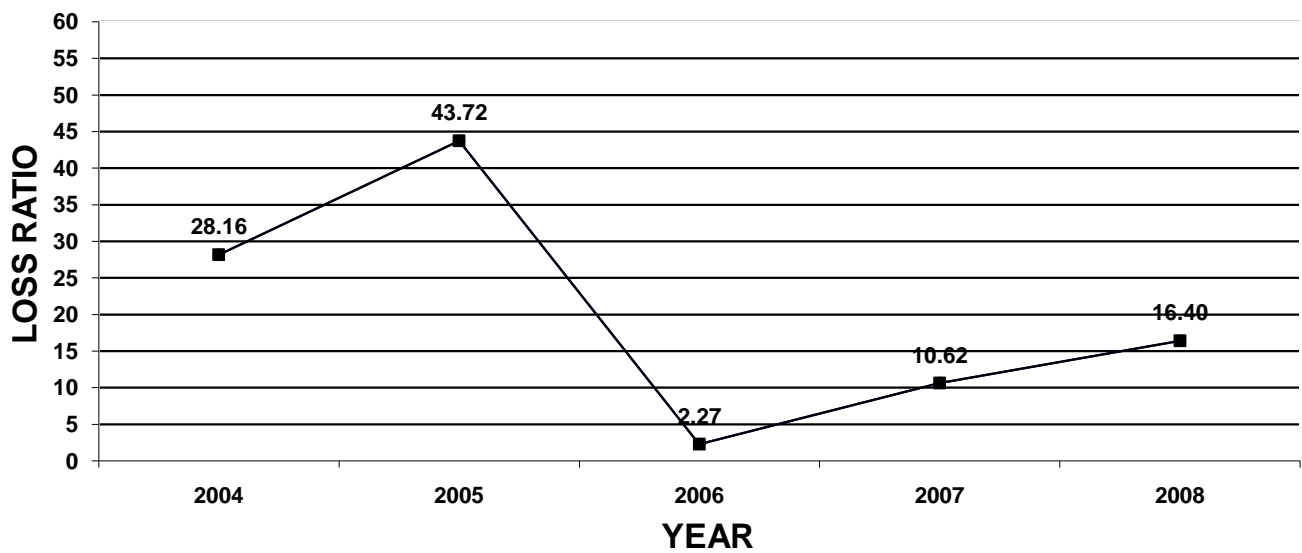
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
121	BENCHMARK INSURANCE COMPANY	0.00%	\$0	\$284	\$20,846	\$18,845	6635.56%
122	CAPITOL INDEMNITY CORPORATION	0.00%	\$0	\$231	\$0	\$55	23.81%
123	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$43	N/A
124	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
125	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$4	N/A
126	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5	N/A
127	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14	N/A
128	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$7	N/A
129	OAK RIVER INSURANCE COMPANY	0.00%	\$0	\$139	\$0	\$0	0.00%
130	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
131	QBE INSURANCE CORPORATION	0.00%	\$0	\$1	\$0	-\$57	-5700.00%
132	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$77	N/A
133	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$18	N/A
134	STONINGTON INSURANCE COMPANY	0.00%	\$0	\$202	\$0	\$2	0.99%
135	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$1	N/A
136	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$18	\$0	\$0	0.00%
137	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
138	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	\$0	\$108	\$0	-\$8	-7.41%
139	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$195	N/A
140	ARCH INSURANCE COMPANY	0.00%	-\$5	-\$1	\$0	-\$2	200.00%
141	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	-\$42	-\$4	\$0	\$0	0.00%
142	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	-\$144	-\$38	\$0	\$0	0.00%
TOTAL		100.00%	\$3,167,368	\$3,299,915	\$214,812	\$541,296	16.40%

## MISSOURI BURGLARY & THEFT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	22.30%	\$4,193,303	\$4,086,266	\$2,998,591	\$222,544	5.45%
2	HARTFORD STEAM BOILER INSPECTION & INS	7.94%	\$1,494,173	\$1,628,359	\$301,566	\$285,509	17.53%
3	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	6.98%	\$1,312,606	\$1,401,157	\$102,095	\$1,499,941	107.05%
4	CONTINENTAL CASUALTY COMPANY	5.20%	\$978,323	\$995,140	\$91,813	-\$266,037	-26.73%
5	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	5.05%	\$948,978	\$915,960	\$1,045	\$6,202	0.68%
6	FEDERAL INSURANCE COMPANY	4.85%	\$912,470	\$996,611	\$199,902	\$171,696	17.23%
7	ZURICH AMERICAN INSURANCE COMPANY	4.74%	\$892,288	\$960,573	\$469,675	\$707,602	73.66%
8	UNIVERSAL UNDERWRITERS INS CO	4.42%	\$831,841	\$882,325	\$0	\$6,422	0.73%
9	AFFILIATED FM INSURANCE COMPANY	3.54%	\$664,939	\$644,033	\$91,752	\$115,366	17.91%
10	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	2.48%	\$467,039	\$454,005	\$0	\$111,323	24.52%
11	AMCO INSURANCE COMPANY	2.21%	\$416,445	\$413,881	\$137,557	\$124,072	29.98%
12	CINCINNATI INSURANCE COMPANY THE	2.15%	\$404,340	\$389,965	\$287,688	\$282,904	72.55%
13	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	2.13%	\$399,820	\$378,164	\$0	-\$160,553	-42.46%
14	GREAT NORTHERN INSURANCE COMPANY	1.99%	\$373,445	\$356,285	\$0	-\$3,794	-1.06%
15	TRAVELERS INDEMNITY COMPANY	1.71%	\$320,773	\$345,060	\$0	-\$36,364	-10.54%
16	PHOENIX INSURANCE COMPANY THE	1.51%	\$283,517	\$297,034	\$71,758	\$52,874	17.80%
17	CONTINENTAL WESTERN INSURANCE COMPANY	1.50%	\$281,781	\$295,105	\$36,023	\$29,473	9.99%
18	FEDERATED MUTUAL INSURANCE COMPANY	1.46%	\$273,885	\$282,749	\$97,683	\$81,266	28.74%
19	UNITED FIRE AND CASUALTY COMPANY	1.41%	\$265,055	\$260,848	\$45,546	\$50,046	19.19%
20	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	1.30%	\$244,861	\$157,013	\$12,702	\$12,702	8.09%
21	BROTHERHOOD MUTUAL INSURANCE CO	1.30%	\$243,947	\$250,222	\$7,298	\$6,588	2.63%
22	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.89%	\$167,266	\$146,891	\$22,644	\$190,144	129.45%
23	EMPLOYERS MUTUAL CASUALTY COMPANY	0.88%	\$165,838	\$174,783	\$51,340	\$51,336	29.37%
24	SECURA INSURANCE A MUTUAL COMPANY	0.87%	\$162,859	\$154,328	\$33,399	\$31,044	20.12%
25	HARTFORD FIRE INSURANCE COMPANY	0.84%	\$157,957	\$156,803	\$21,029	\$17,469	11.14%
26	ACUITY A MUTUAL INSURANCE COMPANY	0.68%	\$128,090	\$120,891	\$4,398	-\$602	-0.50%
27	DEPOSITORS INSURANCE COMPANY	0.63%	\$119,314	\$95,583	\$124,823	\$141,273	147.80%
28	VIGILANT INSURANCE COMPANY	0.57%	\$107,908	\$99,875	\$0	-\$37	-0.04%
29	EMCASCO INSURANCE COMPANY	0.56%	\$105,845	\$83,680	\$0	\$2,097	2.51%
30	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.46%	\$86,183	\$94,047	\$487	\$21,880	23.26%
31	FEDERATED SERVICE INSURANCE COMPANY	0.45%	\$84,957	\$90,063	\$442	\$10,442	11.59%
32	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.43%	\$80,033	\$79,253	\$0	-\$4,818	-6.08%
33	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.39%	\$73,007	\$54,926	\$0	\$0	0.00%
34	ADDISON INSURANCE COMPANY	0.39%	\$72,688	\$67,606	\$1,632	\$4,632	6.85%
35	GRANITE STATE INSURANCE COMPANY	0.38%	\$72,053	\$63,836	\$0	-\$14	-0.02%
36	TRUCK INSURANCE EXCHANGE	0.37%	\$70,288	\$70,089	\$0	-\$150	-0.21%
37	FIREMANS FUND INSURANCE COMPANY	0.37%	\$69,956	\$51,213	\$0	-\$30,349	-59.26%
38	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.35%	\$65,859	\$43,958	\$0	\$6,503	14.79%
39	AXIS INSURANCE COMPANY	0.27%	\$51,527	\$26,303	\$0	\$2,919	11.10%
40	XL INSURANCE AMERICA INC	0.27%	\$51,329	\$38,020	\$0	-\$10,563	-27.78%
41	AIG CASUALTY COMPANY	0.26%	\$48,077	\$42,345	\$0	\$3,624	8.56%
42	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.25%	\$46,117	\$50,961	\$8,302	\$7,524	14.76%
43	NATIONWIDE MUTUAL INSURANCE COMPANY	0.23%	\$44,006	\$41,455	\$2,096	-\$157	-0.38%
44	ST PAUL PROTECTIVE INSURANCE COMPANY	0.21%	\$39,106	\$30,417	\$0	\$3,685	12.11%
45	WESTPORT INSURANCE CORPORATION	0.19%	\$35,305	\$36,243	\$0	\$0	0.00%
46	CHARTER OAK FIRE INSURANCE CO THE	0.18%	\$33,200	\$37,310	\$0	-\$1,298	-3.48%
47	PRAETORIAN INSURANCE COMPANY	0.17%	\$32,288	\$32,472	\$973	\$3,818	11.76%
48	BANCINSURE INC	0.17%	\$31,561	\$27,671	\$0	\$0	0.00%
49	ST PAUL MERCURY INSURANCE COMPANY	0.16%	\$30,208	\$26,276	\$0	-\$425	-1.62%
50	ONEBEACON AMERICA INSURANCE COMPANY	0.16%	\$29,454	\$24,420	\$260,655	\$260,955	1068.61%
51	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.14%	\$26,368	\$28,713	\$0	-\$3,252	-11.33%
52	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.12%	\$22,562	\$22,852	\$0	\$10,556	46.19%
53	STONINGTON INSURANCE COMPANY	0.11%	\$21,589	\$12,126	\$0	-\$2,246	-18.52%
54	PENN MILLERS INSURANCE COMPANY	0.10%	\$19,366	\$18,292	\$0	\$0	0.00%
55	NEW HAMPSHIRE INSURANCE COMPANY	0.10%	\$18,502	\$12,287	\$0	\$701	5.71%
56	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.10%	\$18,327	\$17,117	\$0	-\$2,093	-12.23%
57	NORTH POINTE INSURANCE COMPANY	0.09%	\$17,552	\$14,930	\$0	\$1,276	8.55%
58	VERLAN FIRE INSURANCE COMPANY	0.09%	\$16,281	\$16,041	\$0	\$0	0.00%
59	FLORISTS MUTUAL INSURANCE COMPANY	0.08%	\$14,886	\$14,669	\$0	\$0	0.00%
60	ST PAUL GUARDIAN INSURANCE COMPANY	0.08%	\$14,748	\$14,009	\$0	-\$1,242	-8.87%



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

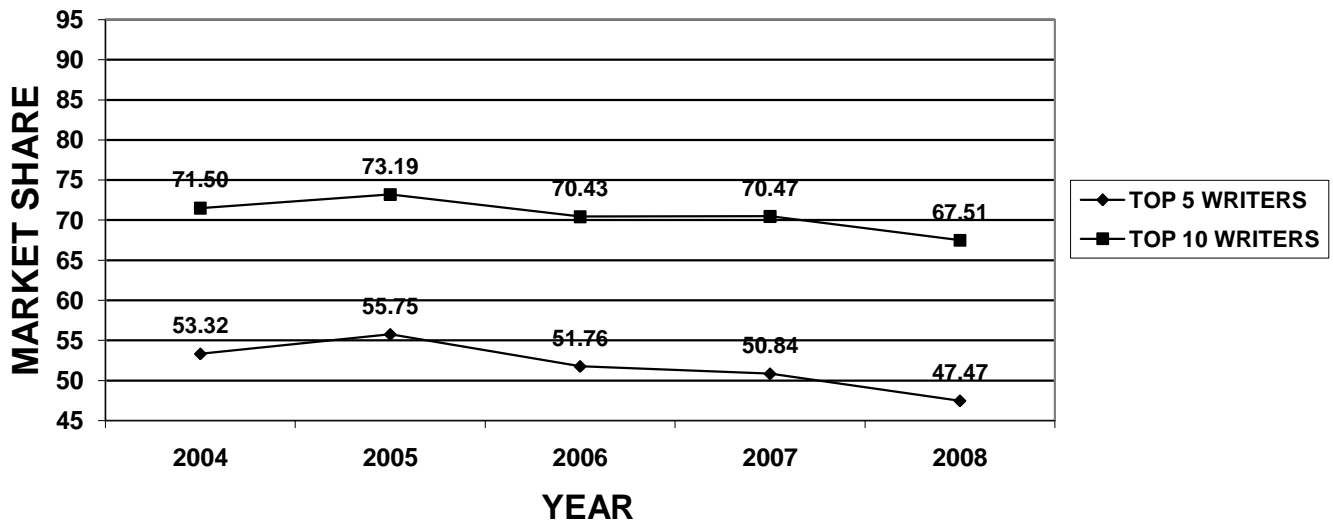
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	BEAZLEY INSURANCE COMPANY INC	0.08%	\$14,309	\$11,177	\$0	\$317	2.84%
62	HANOVER INSURANCE COMPANY THE	0.06%	\$12,083	\$10,954	\$0	\$0	0.00%
63	PACIFIC INDEMNITY COMPANY	0.06%	\$11,248	\$22,625	\$0	-\$940	-4.15%
64	AMERICAN ECONOMY INSURANCE COMPANY	0.06%	\$11,211	\$12,610	\$0	\$43	0.34%
65	NATIONAL SURETY CORPORATION	0.06%	\$11,130	\$2,970	\$0	-\$3	-0.10%
66	RLI INSURANCE COMPANY	0.05%	\$9,717	\$8,248	\$0	-\$9,305	-112.82%
67	ALLSTATE INSURANCE COMPANY	0.05%	\$9,225	\$9,004	\$0	\$0	0.00%
68	LUMBERMENS UNDERWRITING ALLIANCE	0.05%	\$8,697	\$4,881	\$0	\$0	0.00%
69	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$5,587	\$5,959	\$0	-\$7	-0.12%
70	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.03%	\$5,585	\$4,517	\$0	\$0	0.00%
71	COOPERATIVE MUTUAL INSURANCE COMPANY	0.03%	\$5,244	\$5,982	\$0	\$0	0.00%
72	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.03%	\$5,098	\$3,680	\$0	\$1,393	37.85%
73	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$4,459	\$6,220	\$0	-\$261	-4.20%
74	CONTINENTAL INSURANCE COMPANY THE	0.02%	\$4,413	\$4,567	\$0	\$2,986	65.38%
75	GENERAL INSURANCE COMPANY OF AMERICA	0.02%	\$4,385	\$5,255	\$0	-\$24	-0.46%
76	AMERICAN STATES INSURANCE COMPANY	0.02%	\$3,738	\$4,271	\$0	\$30	0.70%
77	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$3,724	\$4,301	\$0	\$0	0.00%
78	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$3,085	\$3,284	\$0	-\$1,500	-45.68%
79	CHRYSLER INSURANCE COMPANY	0.01%	\$2,715	\$2,736	\$0	\$0	0.00%
80	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$2,306	\$2,406	\$0	-\$102	-4.24%
81	INSURANCE COMPANY OF THE WEST	0.01%	\$2,177	\$1,960	\$0	\$0	0.00%
82	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.01%	\$2,121	\$3,018	\$0	\$443	14.68%
83	NATIONAL TRUST INSURANCE COMPANY	0.01%	\$2,057	\$337	\$0	\$4	1.19%
84	MASSACHUSETTS BAY INSURANCE COMPANY	0.01%	\$1,989	\$951	\$0	\$0	0.00%
85	TWIN CITY FIRE INSURANCE COMPANY	0.01%	\$1,958	\$1,977	\$0	\$12	0.61%
86	ONEBEACON INSURANCE COMPANY	0.01%	\$1,926	\$2,050	\$0	-\$151	-7.37%
87	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.01%	\$1,564	\$8,345	\$0	\$1,419	17.00%
88	COLUMBIA MUTUAL INSURANCE COMPANY	0.01%	\$1,536	\$1,479	\$0	\$0	0.00%
89	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.01%	\$1,502	\$299	\$0	\$0	0.00%
90	T H E INSURANCE COMPANY	0.01%	\$1,264	\$1,048	\$0	-\$12	-1.15%
91	AXIS REINSURANCE COMPANY	0.01%	\$1,112	\$16,143	\$0	-\$28,213	-174.77%
92	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.01%	\$1,072	\$1,182	\$0	\$6	0.51%
93	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$1,068	\$668	\$0	\$0	0.00%
94	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$1,048	\$1,019	\$0	\$143	14.03%
95	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.01%	\$1,007	\$1,007	\$0	-\$17	-1.69%
96	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.00%	\$724	\$119	\$0	\$0	0.00%
97	FARMERS INSURANCE EXCHANGE	0.00%	\$635	\$635	\$0	\$62	9.76%
98	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.00%	\$602	\$650	\$0	\$0	0.00%
99	ACE AMERICAN INSURANCE COMPANY	0.00%	\$457	\$488	\$0	\$5,067	1038.32%
100	HARTFORD CASUALTY INSURANCE CO	0.00%	\$420	\$1,949	\$0	\$24	1.23%
101	NATIONAL CASUALTY COMPANY	0.00%	\$402	\$354	\$4,590	-\$370	-104.52%
102	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$379	\$383	\$0	\$0	0.00%
103	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$316	\$83	\$0	\$48	57.83%
104	WEST AMERICAN INSURANCE COMPANY	0.00%	\$124	\$124	\$0	\$0	0.00%
105	WESTFIELD INSURANCE COMPANY	0.00%	\$40	\$744	\$0	\$0	0.00%
106	AMERICAN INSURANCE COMPANY THE	0.00%	\$25	\$16	\$0	\$0	0.00%
107	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$25	\$15	\$0	\$0	0.00%
108	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$606	\$0	-\$142	-23.43%
109	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$0	\$7	\$0	\$0	0.00%
110	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$11,503	\$0	-\$3,883	-33.76%
111	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$0	\$0	\$0	-\$65	N/A
112	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,559	N/A
113	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
114	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$5	N/A
115	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$48	N/A
116	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$0	\$0	\$0	\$115	N/A
117	DISCOVER PROPERTY AND CASUALTY INS COMPANY	0.00%	\$0	\$0	\$0	-\$2,120	N/A
118	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$0	\$0	\$0	\$0	N/A
119	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$32	\$0	-\$1,123	-3509.38%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

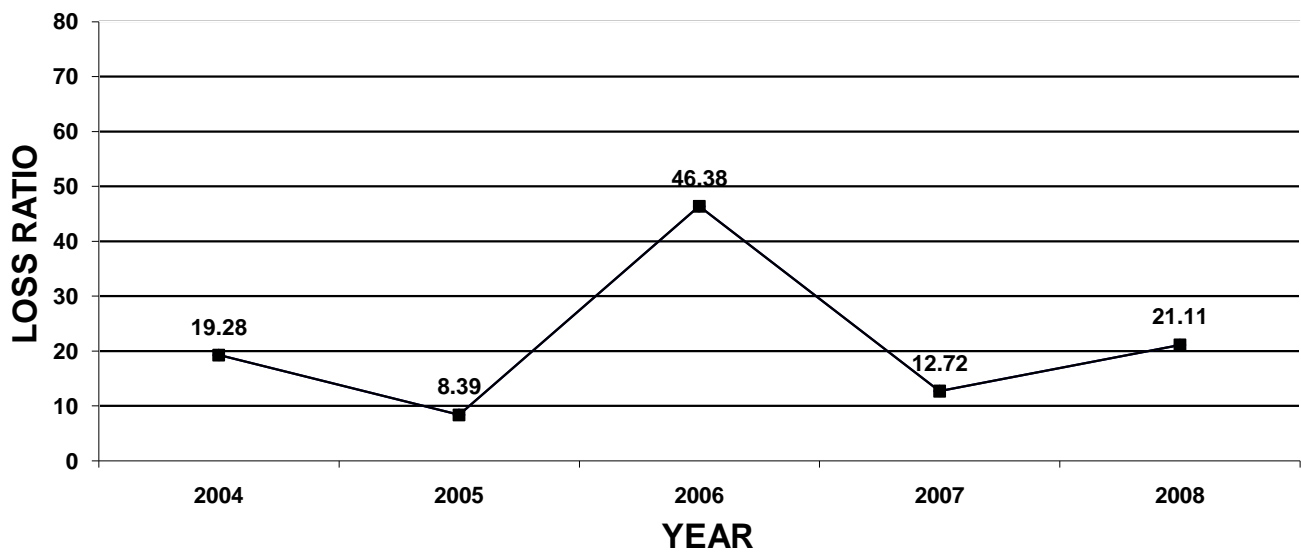
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$23	\$0	-\$879	-3821.74%
121	GERLING AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$510	N/A
122	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
123	HUDSON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$110	N/A
124	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$600	N/A
125	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$45	N/A
126	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$40	N/A
127	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$4	N/A
128	NIPPONKOA INSURANCE CO LIMITED (US BRANCH)	0.00%	\$0	\$92	\$0	\$100	108.70%
129	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	\$308	N/A
130	SENECA INSURANCE COMPANY INC	0.00%	\$0	\$1	\$0	\$0	0.00%
131	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$0	\$0	\$0	-\$15	N/A
132	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$208	\$0	-\$8,994	-4324.04%
133	UNIVERSAL UNDERWRITERS OF TEXAS INS COMPANY	0.00%	\$0	\$1,063	\$0	-\$115	-10.82%
134	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
135	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	-\$180	-\$180	\$0	-\$12	6.67%
136	ARCH INSURANCE COMPANY	-0.08%	-\$14,319	-\$12,882	\$0	-\$1,608	12.48%
	TOTAL	100.00%	\$18,807,299	\$18,806,672	\$5,489,504	\$3,970,647	21.11%

## MISSOURI BOILER & MACHINERY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



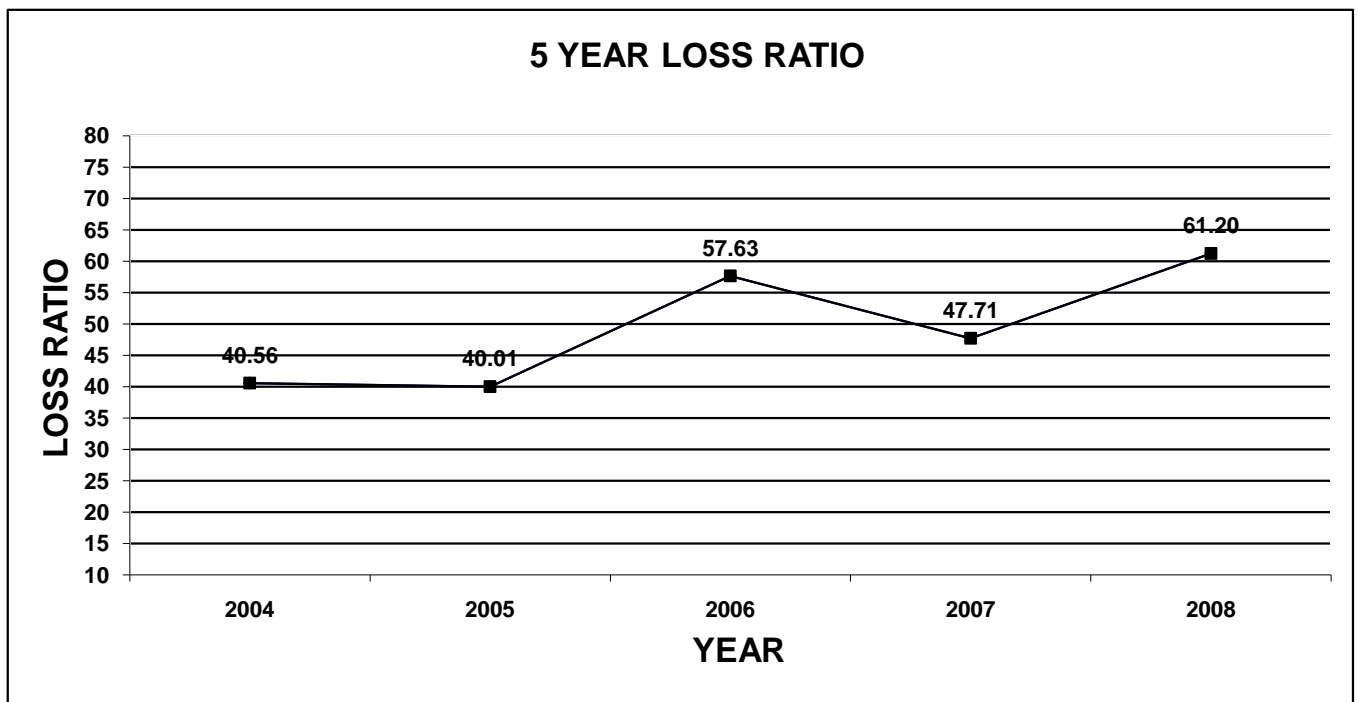
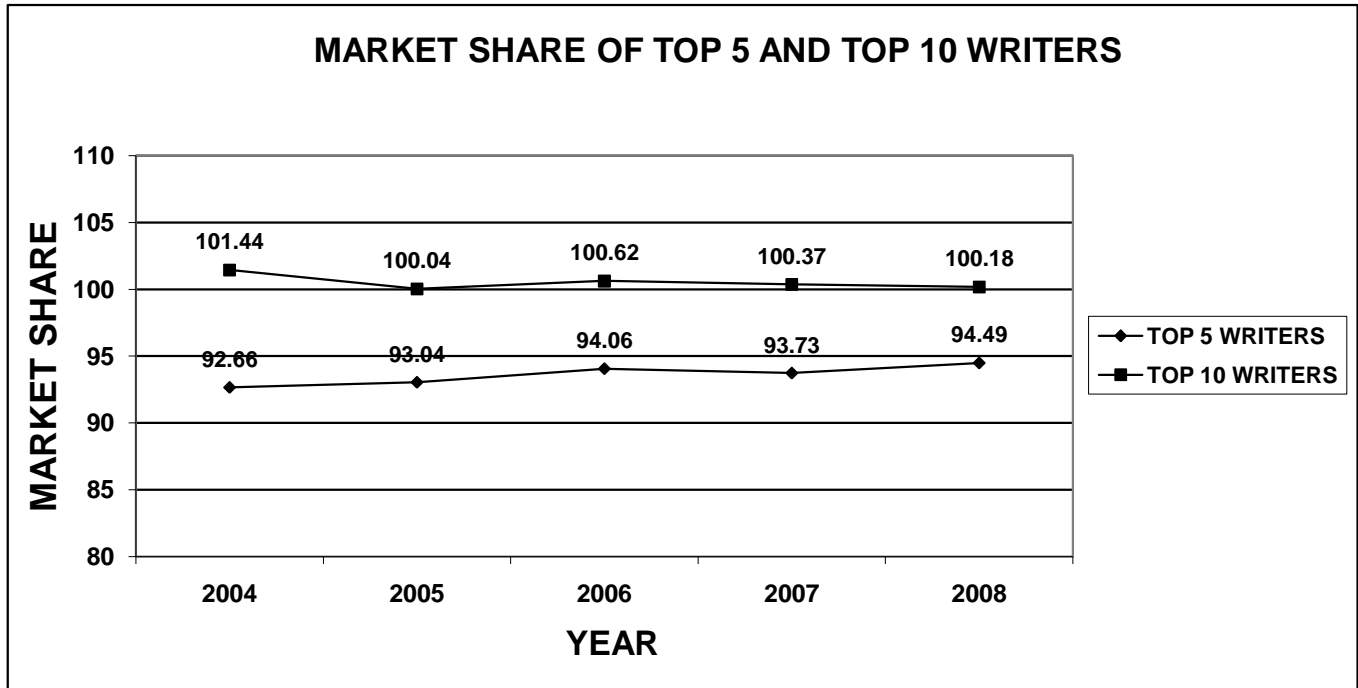
### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE NATIONAL INSURANCE COMPANY INC	56.80%	\$6,563,290	\$6,082,108	\$2,606,227	\$2,704,429	44.47%
2	FIRST COLONIAL INSURANCE COMPANY	15.93%	\$1,840,195	\$973,019	\$2,520,544	\$2,505,381	257.49%
3	AMERICAN BANKERS INSURANCE CO OF FLORIDA	13.94%	\$1,610,920	\$1,722,819	\$517,244	\$568,129	32.98%
4	GREAT AMERICAN INSURANCE COMPANY	3.97%	\$459,170	\$269,296	\$0	\$132,112	49.06%
5	ACE AMERICAN INSURANCE COMPANY	3.85%	\$444,407	\$448,706	\$74,848	\$58,027	12.93%
6	EMPLOYERS FIRE INSURANCE COMPANY	2.49%	\$287,663	\$266,156	\$87,779	\$84,723	31.83%
7	AMERICAN FEDERATED INSURANCE COMPANY	2.23%	\$257,676	\$204,650	\$22,491	\$25,563	12.49%
8	WESCO INSURANCE COMPANY	0.70%	\$81,111	\$81,111	\$0	\$5,759	7.10%
9	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.25%	\$28,724	\$58,052	\$25,949	\$21,478	37.00%
10	INSURANCE COMPANY OF NORTH AMERICA	0.02%	\$2,247	\$2,265	\$2,031	\$1,421	62.74%
11	VIRGINIA SURETY COMPANY INC	0.01%	\$1,279	\$3,431	\$2,959	\$2,959	86.24%
12	AMERICAN GENERAL INDEMNITY COMPANY	0.00%	\$0	\$100,429	\$0	-\$20,244	-20.16%
13	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$3,362	N/A
14	TRITON INSURANCE COMPANY	0.00%	-\$71	\$128	\$0	-\$46	-35.94%
15	NORTHBROOK INDEMNITY COMPANY	-0.19%	-\$21,710	\$26,369	\$186,055	\$179,793	681.83%
TOTAL		100.00%	\$11,554,901	\$10,238,539	\$6,046,127	\$6,266,122	61.20%

## MISSOURI CREDIT PROPERTY (Excluding V.S.I.) INSURANCE

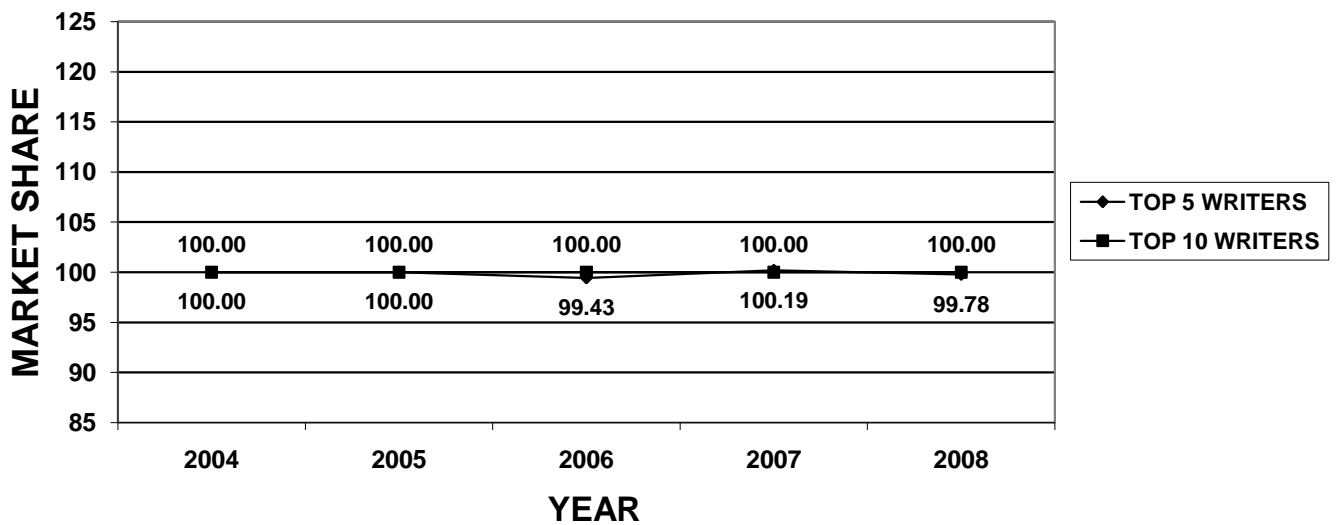


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT CASUALTY**

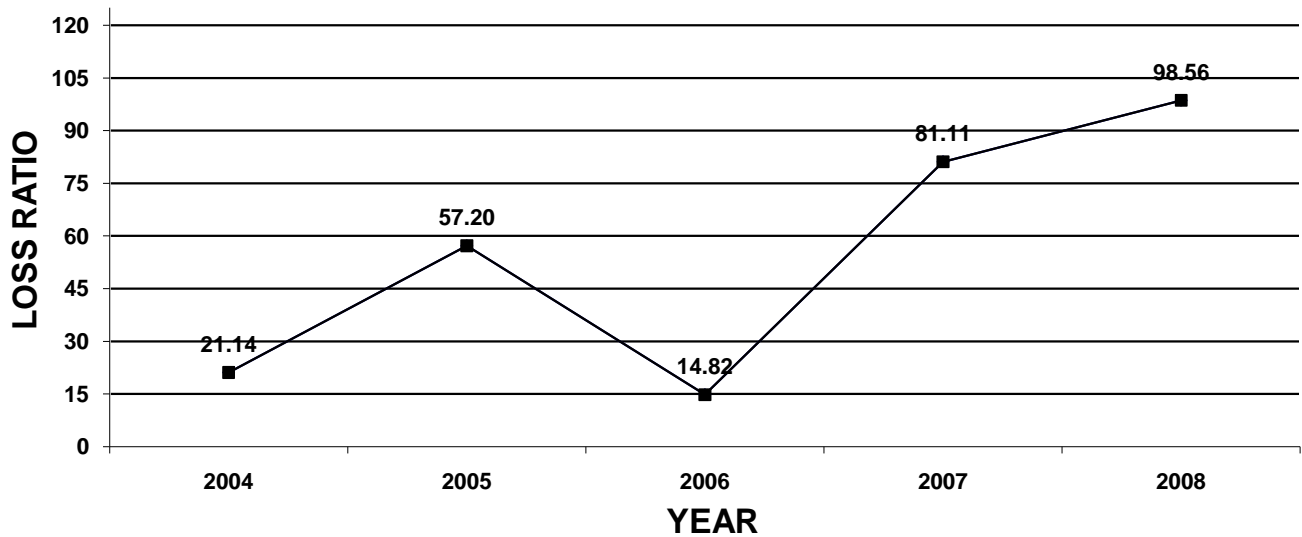
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD REPUBLIC INSURANCE COMPANY	90.63%	\$44,094,152	\$43,263,750	\$33,888,331	\$42,052,752	97.20%
2	EULER HERMES AMERICAN CREDIT INDEMNITY CO	3.31%	\$1,610,874	\$1,744,274	\$952,965	\$1,171,399	67.16%
3	ATRADIUS TRADE CREDIT INSURANCE INC	2.89%	\$1,406,657	\$1,365,227	\$2,370,345	\$3,207,839	234.97%
4	CONTINENTAL CASUALTY COMPANY	2.46%	\$1,195,947	\$1,151,259	\$643,997	\$165,202	14.35%
5	UNITED GUARANTY RESIDENTIAL INS OF NC	0.49%	\$239,643	\$267,322	\$97,346	\$98,880	36.99%
6	GENWORTH HOME EQUITY INS CORPORATION	0.23%	\$113,237	\$113,237	\$248,890	\$634,343	560.19%
7	AMERICAN BANKERS INSURANCE CO OF FLORIDA	0.00%	\$266	\$266	\$2,300	\$1,413	531.20%
8	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$38,862	N/A
9	STONEBRIDGE CASUALTY INSURANCE COMPANY	-0.01%	-\$5,498	\$97,122	\$49,406	\$20,574	21.18%
TOTAL		100.00%	\$48,655,278	\$48,002,457	\$38,253,580	\$47,313,540	98.56%

## MISSOURI CREDIT CASUALTY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



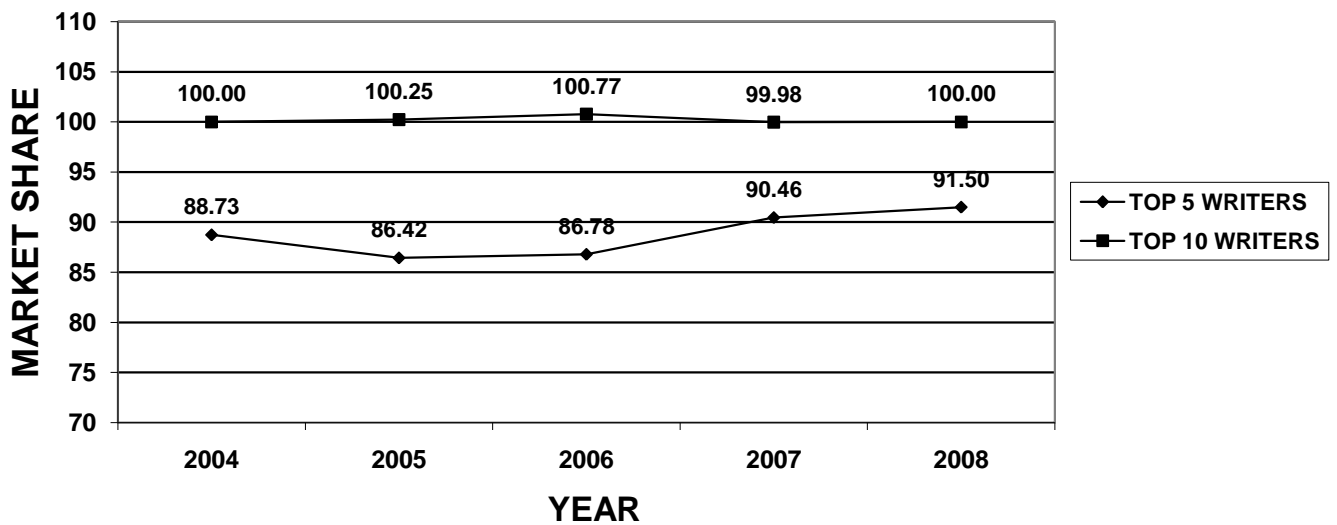
**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE CO OF FLORIDA	29.76%	\$1,405,739	\$1,407,844	\$273,109	\$311,309	22.11%
2	TRITON INSURANCE COMPANY	21.37%	\$1,009,121	\$830,608	\$244,873	\$366,575	44.13%
3	CENTRAL STATES INDEMNITY CO OF OMAHA	20.27%	\$957,474	\$957,474	\$88,064	\$70,228	7.33%
4	WESCO INSURANCE COMPANY	14.88%	\$702,782	\$746,590	\$103,109	\$113,475	15.20%
5	YOSEMITE INSURANCE COMPANY	5.21%	\$246,267	\$281,789	\$78,450	\$83,265	29.55%
6	HSBC INSURANCE COMPANY OF DELAWARE	4.58%	\$216,310	\$215,083	\$68,563	\$93,943	43.68%
7	BALBOA INSURANCE COMPANY	2.31%	\$108,949	\$108,949	\$1,230	\$746	0.68%
8	CENTURION CASUALTY COMPANY	1.24%	\$58,630	\$61,630	\$106	-\$5,894	-9.56%
9	ZALE INDEMNITY COMPANY	0.28%	\$13,119	\$13,119	\$347	\$1,122	8.55%
10	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.10%	\$4,587	\$4,587	\$225	\$225	4.91%
11	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$19	N/A
	TOTAL	100.00%	\$4,722,978	\$4,627,673	\$858,076	\$1,034,975	22.36%

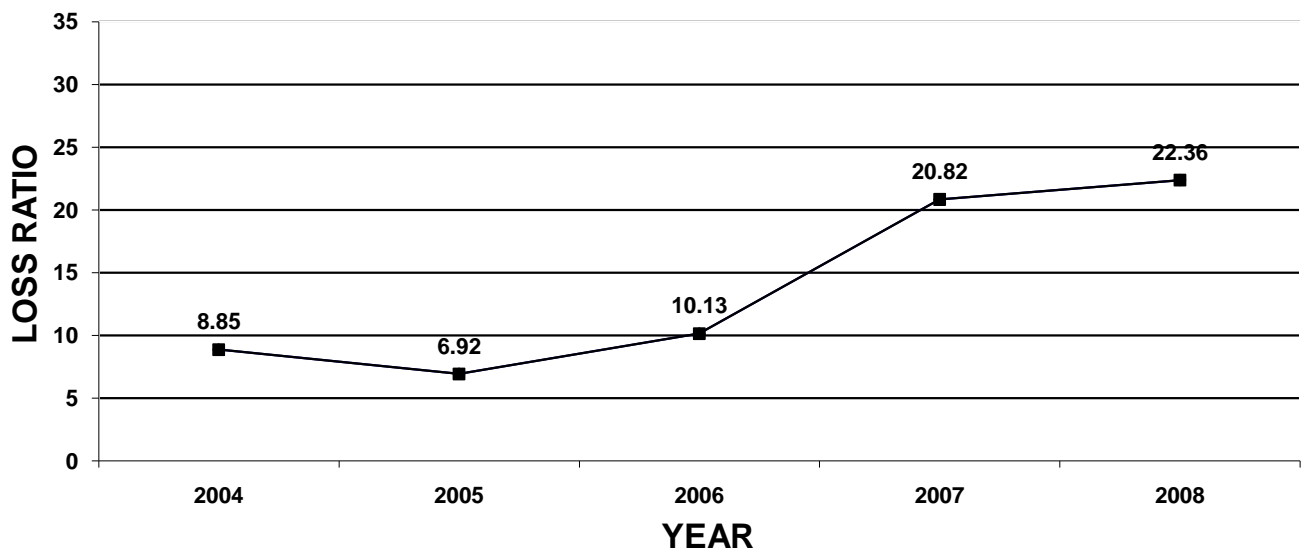


## MISSOURI CREDIT UNEMPLOYMENT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



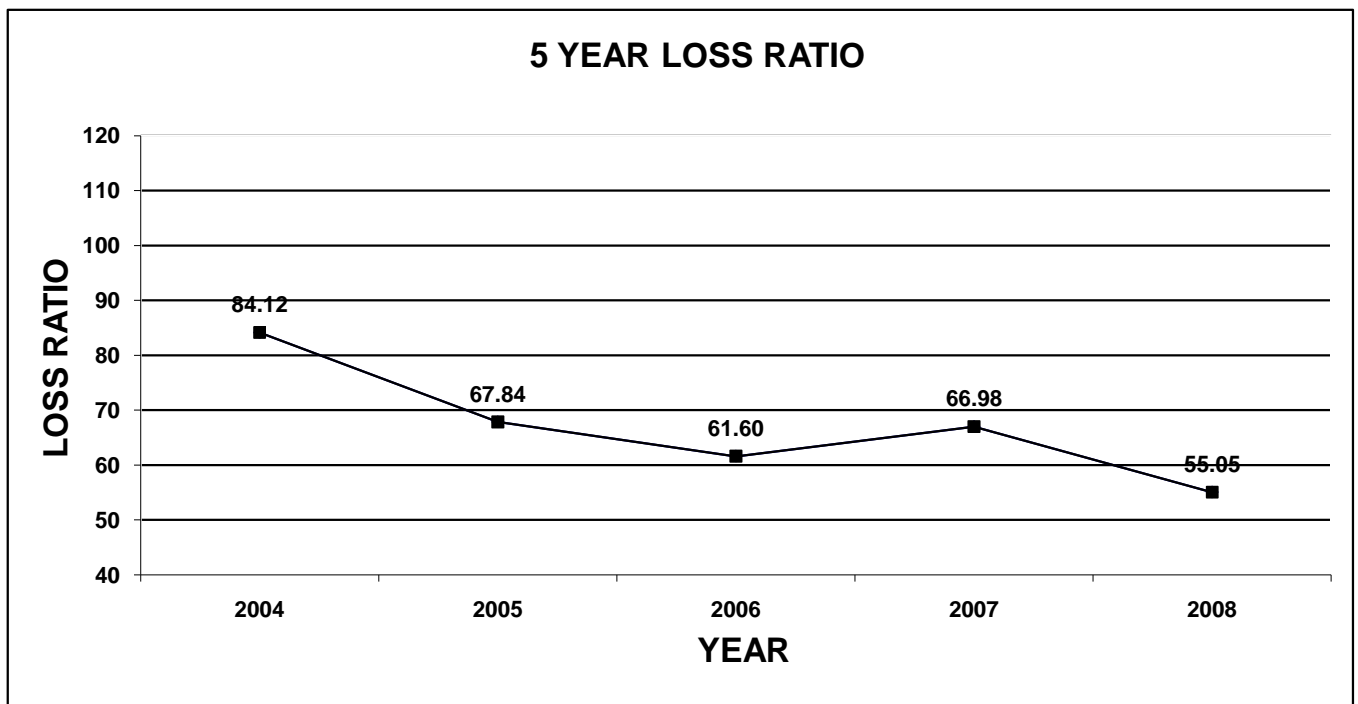
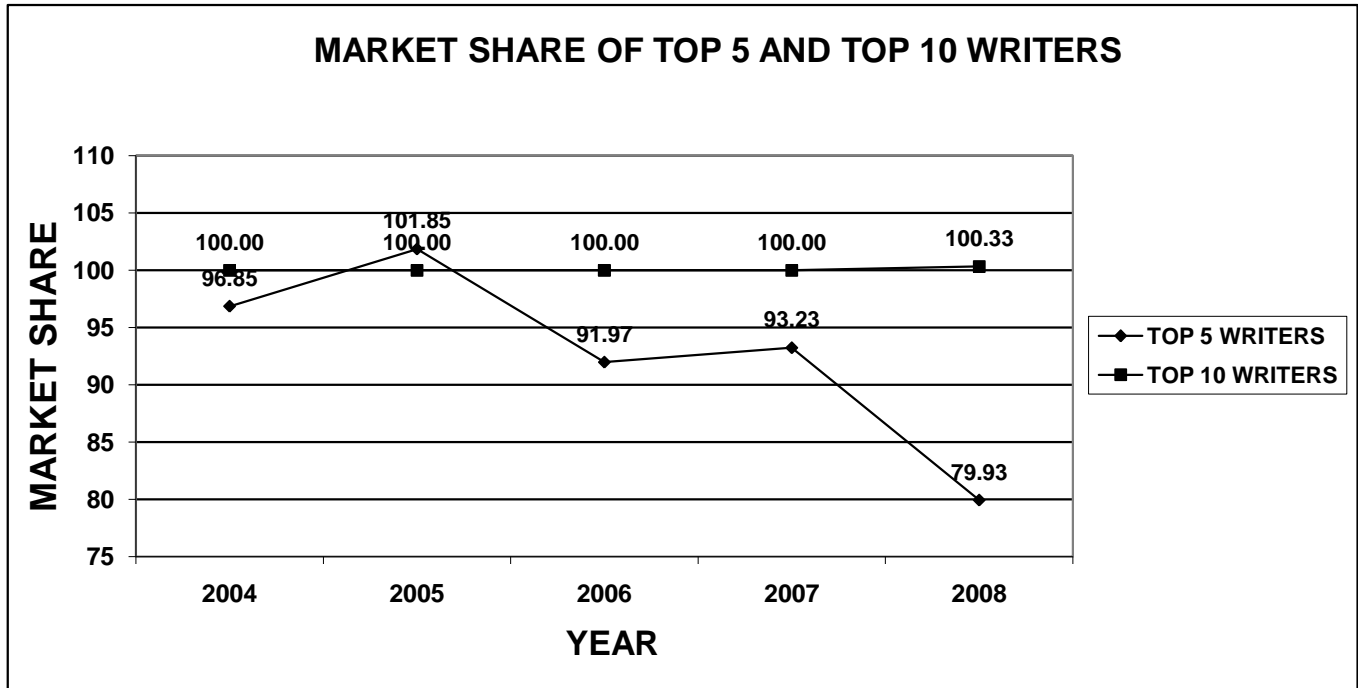
### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST, COLLATERAL PROT. ETC.**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN ROAD INSURANCE COMPANY	34.42%	\$2,805,215	\$2,805,215	\$2,677,655	\$2,585,116	92.15%
2	GREAT AMERICAN INSURANCE COMPANY	14.93%	\$1,216,938	\$1,254,931	\$413,188	-\$487,254	-38.83%
3	GREAT AMERICAN ASSURANCE COMPANY	11.93%	\$972,028	\$1,091,479	\$775,115	\$732,586	67.12%
4	GREAT AMERICAN ALLIANCE INSURANCE CO	10.73%	\$874,659	\$596,698	\$507,695	\$578,826	97.00%
5	AMERICAN NATIONAL PROPERTY & CASUALTY CO	7.92%	\$645,923	\$665,873	\$274,084	\$263,118	39.51%
6	OHIO INDEMNITY COMPANY	7.15%	\$582,485	\$436,308	\$50,758	\$67,525	15.48%
7	OLD UNITED CASUALTY COMPANY	6.92%	\$563,738	\$615,663	\$486,844	\$424,907	69.02%
8	U S SPECIALTY INSURANCE COMPANY	2.55%	\$208,218	\$179,349	\$0	\$110,841	61.80%
9	STONEBRIDGE CASUALTY INSURANCE COMPANY	2.35%	\$191,819	\$191,819	\$17,473	\$25,875	13.49%
10	ARCH INSURANCE COMPANY	1.43%	\$116,523	\$117,719	\$96,687	\$90,825	77.15%
11	BANCINSURE INC	1.03%	\$84,043	\$84,043	\$28,040	\$32,907	39.15%
12	CENTURION CASUALTY COMPANY	0.05%	\$3,953	\$3,953	\$0	\$0	0.00%
13	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$139	\$4	\$0	\$0	0.00%
14	LYNDON PROPERTY INSURANCE COMPANY	-0.09%	-\$7,043	-\$7,043	\$1,350	-\$1,670	23.71%
15	WESCO INSURANCE COMPANY	-1.32%	-\$107,662	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$8,150,976	\$8,036,011	\$5,328,889	\$4,423,602	55.05%

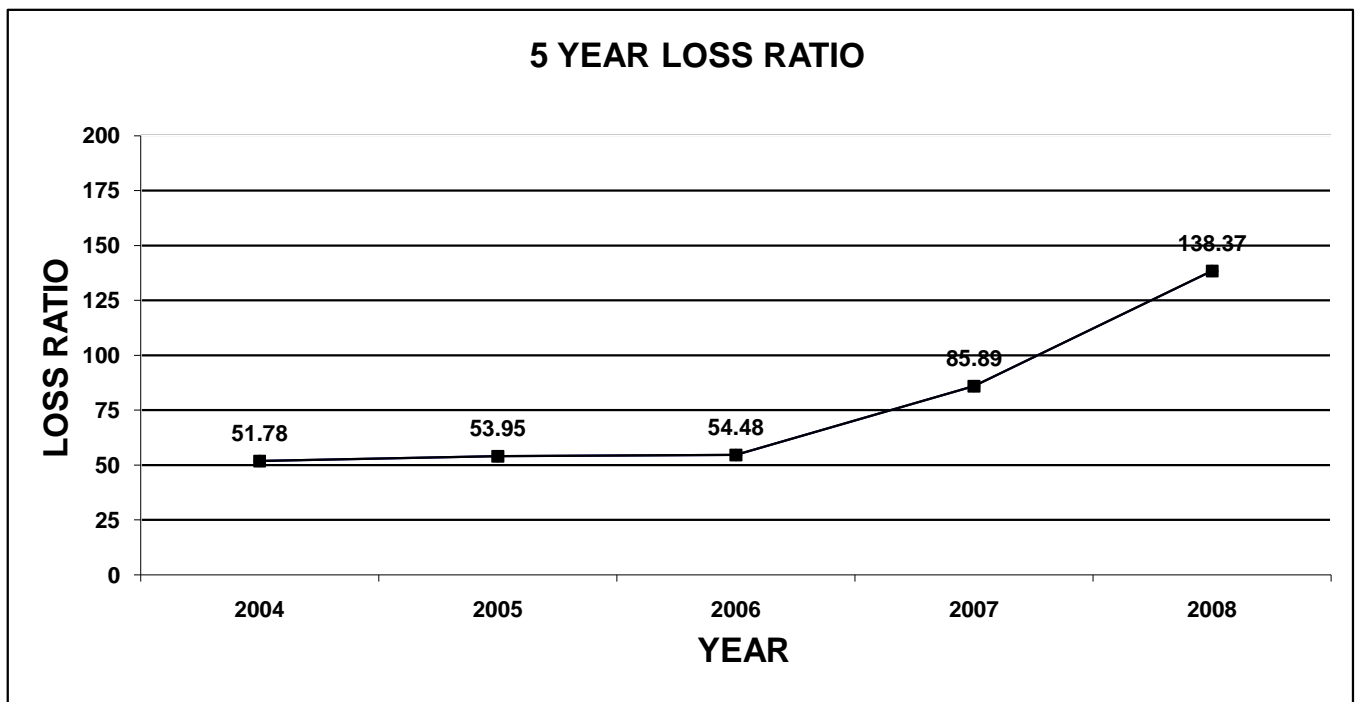
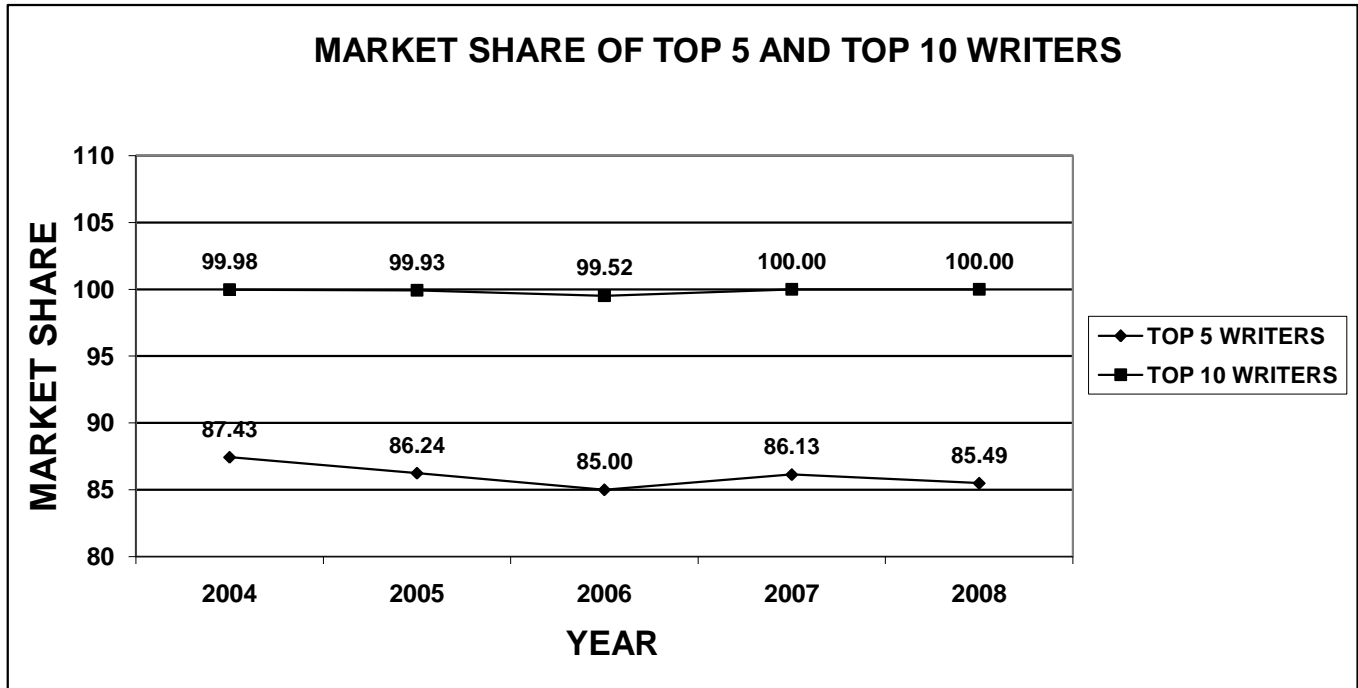
**MISSOURI CREDIT INSURANCE**  
(Vender/Lenders Single Interest, Collateral Protection, etc.)



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MORTGAGE GUARANTY INSURANCE CORPORATION	26.86%	\$31,676,231	\$30,098,400	\$23,237,286	\$25,583,639	85.00%
2	GENWORTH MORTGAGE INSURANCE CORPORATION	17.13%	\$20,198,343	\$18,112,605	\$10,279,850	\$23,021,364	127.10%
3	UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	15.87%	\$18,709,236	\$18,503,524	\$11,066,232	\$31,268,950	168.99%
4	RADIAN GUARANTY INC	13.17%	\$15,524,774	\$15,612,537	\$15,262,371	\$27,655,672	177.14%
5	PMI MORTGAGE INSURANCE COMPANY	12.47%	\$14,698,594	\$14,627,085	\$11,922,677	\$28,221,625	192.94%
6	REPUBLIC MORTGAGE INSURANCE COMPANY	11.51%	\$13,567,326	\$12,937,324	\$7,385,824	\$18,696,906	144.52%
7	CMG MORTGAGE INSURANCE COMPANY	1.69%	\$1,987,367	\$2,060,082	\$497,799	\$1,268,636	61.58%
8	TRIAD GUARANTY INSURANCE CORPORATION	0.79%	\$929,151	\$923,105	\$508,535	\$569,646	61.71%
9	UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	0.30%	\$356,143	\$357,900	\$147,397	\$544,219	152.06%
10	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	0.23%	\$268,220	\$404,029	\$60,455	\$426,661	105.60%
11	VEREX ASSURANCE INCORPORATED	0.00%	\$1,379	\$1,722	-\$525	-\$1,066	-61.90%
12	CMG MORTGAGE ASSURANCE COMPANY	0.00%	\$988	\$988	\$0	\$0	0.00%
13	MGIC INDEMNITY CORPORATION	0.00%	\$571	\$985	\$0	-\$11,101	-1127.01%
TOTAL		100.00%	\$117,918,323	\$113,640,286	\$80,367,901	\$157,245,151	138.37%

## MISSOURI MORTGAGE GUARANTY INSURANCE

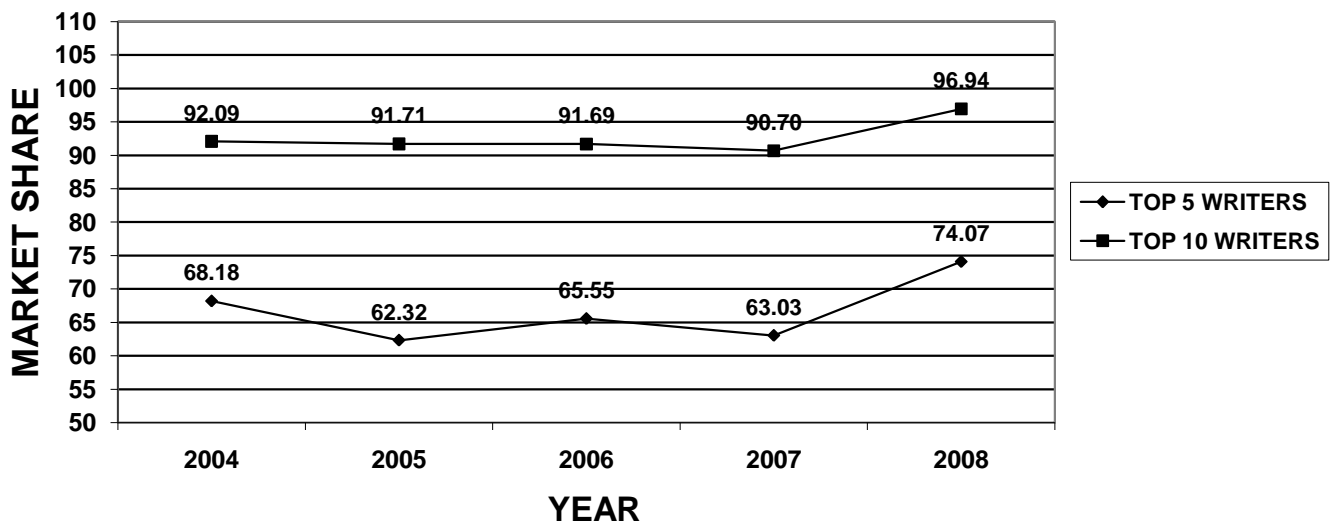


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - TITLE**

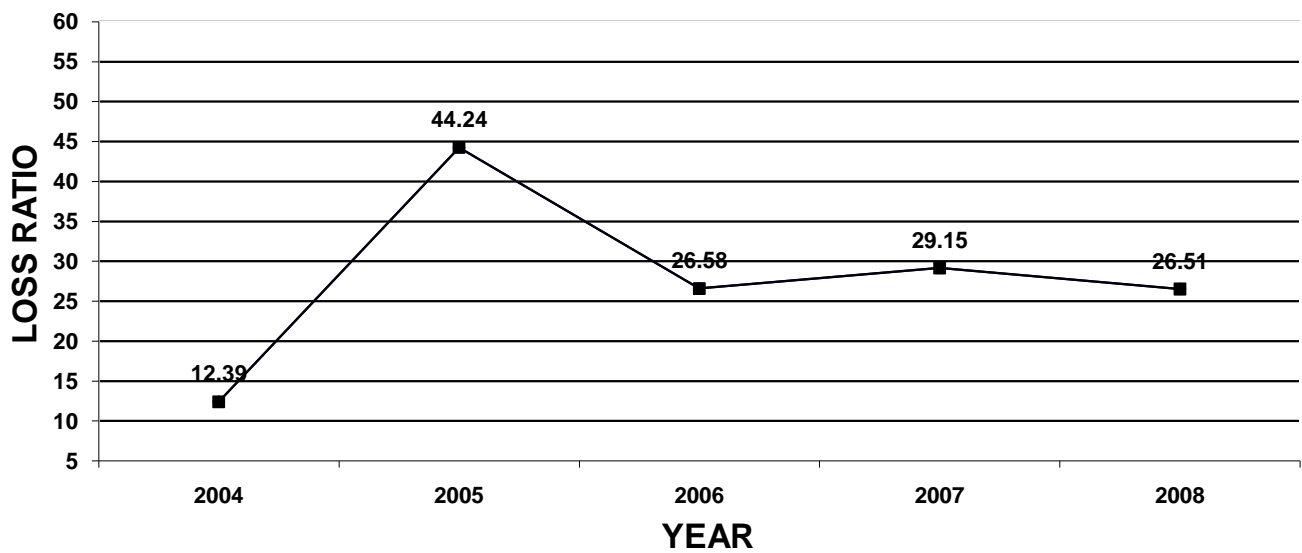
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIRST AMERICAN TITLE INSURANCE COMPANY	20.77%	\$12,680,825	\$12,936,696	\$2,856,844	-\$907,886	-7.02%
2	STEWART TITLE GUARANTY COMPANY	17.91%	\$10,933,905	\$12,022,538	\$1,119,401	\$1,357,898	11.29%
3	CHICAGO TITLE INSURANCE COMPANY	15.28%	\$9,330,795	\$12,068,208	\$510,424	\$275,277	2.28%
4	LAWYERS TITLE INSURANCE CORPORATION	10.62%	\$6,483,872	\$5,838,494	\$3,356,881	\$4,434,541	75.95%
5	COMMONWEALTH LAND TITLE INSURANCE CO	9.49%	\$5,796,065	\$6,624,243	\$4,133,159	\$5,754,806	86.87%
6	FIDELITY NATIONAL TITLE INSURANCE CO	8.00%	\$4,887,240	\$4,941,089	\$1,202,101	\$1,667,833	33.75%
7	OLD REPUBLIC NATIONAL TITLE INSURANCE CO	7.88%	\$4,808,797	\$4,906,636	\$2,857,096	\$2,805,647	57.18%
8	AGENTS NATIONAL TITLE INSURANCE COMPANY	3.48%	\$2,122,510	\$1,657,955	\$269,629	\$602,115	36.32%
9	UNITED GENERAL TITLE INSURANCE COMPANY	2.11%	\$1,288,491	\$1,901,340	\$227,254	\$1,474,588	77.56%
10	TICOR TITLE INSURANCE COMPANY	1.40%	\$854,766	\$995,527	\$165,372	\$222,807	22.38%
11	NATIONAL LAND TITLE INSURANCE COMPANY	1.01%	\$616,773	\$577,146	\$0	\$0	0.00%
12	TICOR TITLE INSURANCE COMPANY OF FLORIDA	0.88%	\$538,615	\$487,061	\$324,801	-\$166,623	-34.21%
13	LAND TITLE INSURANCE COMPANY OF ST LOUIS	0.65%	\$397,292	\$402,348	\$0	\$0	0.00%
14	INVESTORS TITLE INSURANCE COMPANY	0.14%	\$87,476	\$86,201	\$0	\$0	0.00%
15	COMMERCE TITLE INSURANCE COMPANY	0.13%	\$79,242	\$80,074	\$0	\$0	0.00%
16	SECURITY UNION TITLE INSURANCE COMPANY	0.10%	\$58,098	\$90,788	\$200,139	-\$90,332	-99.50%
17	CENSTAR TITLE INSURANCE COMPANY	0.08%	\$47,298	\$74,754	\$0	\$0	0.00%
18	MASON TITLE INSURANCE COMPANY	0.05%	\$29,781	\$25,405	\$0	\$0	0.00%
19	AMERICAN GUARANTY TITLE INSURANCE CO	0.02%	\$9,462	\$8,567	\$0	\$0	0.00%
20	DAKOTA HOMESTEAD TITLE INSURANCE CO	0.00%	\$1,488	\$1,488	\$0	\$0	0.00%
21	NATIONAL TITLE INSURANCE OF NEW YORK INC	0.00%	\$1,170	\$21,564	\$0	\$0	0.00%
TOTAL		100.00%	\$61,053,961	\$65,748,122	\$17,223,101	\$17,430,671	26.51%

## MISSOURI TITLE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

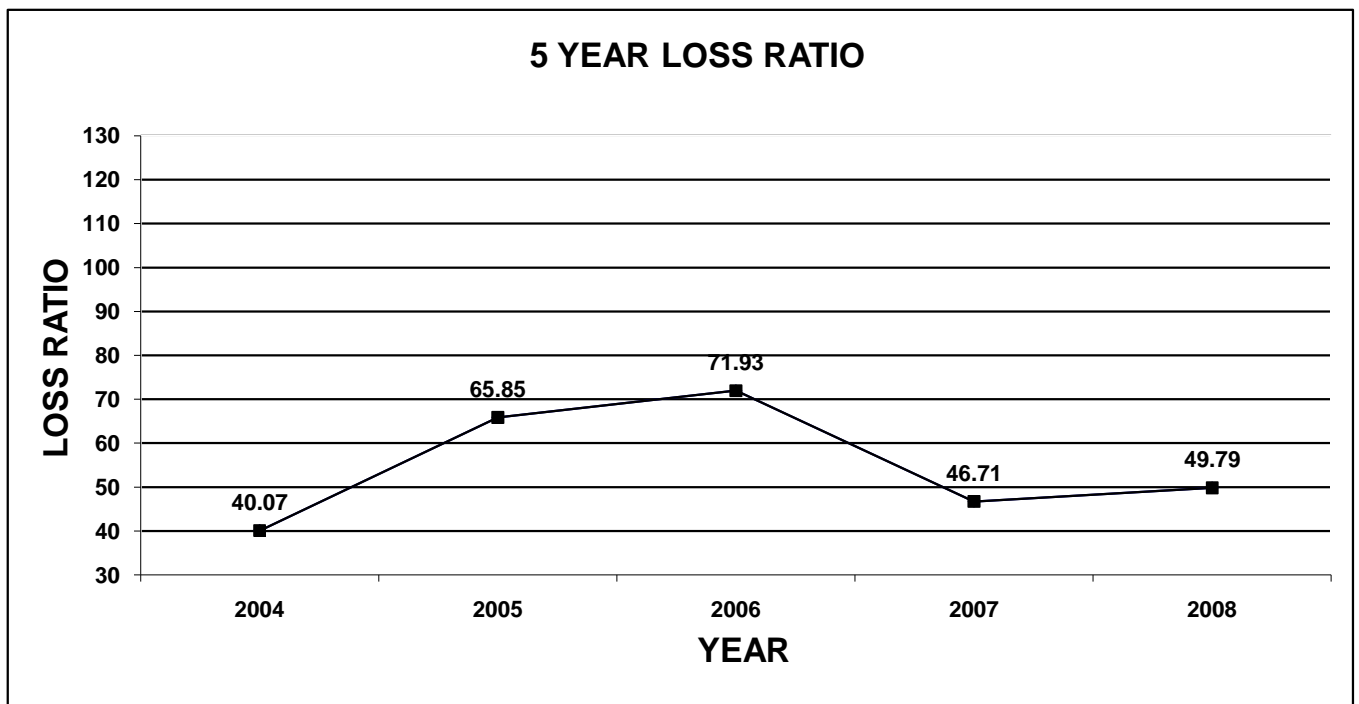
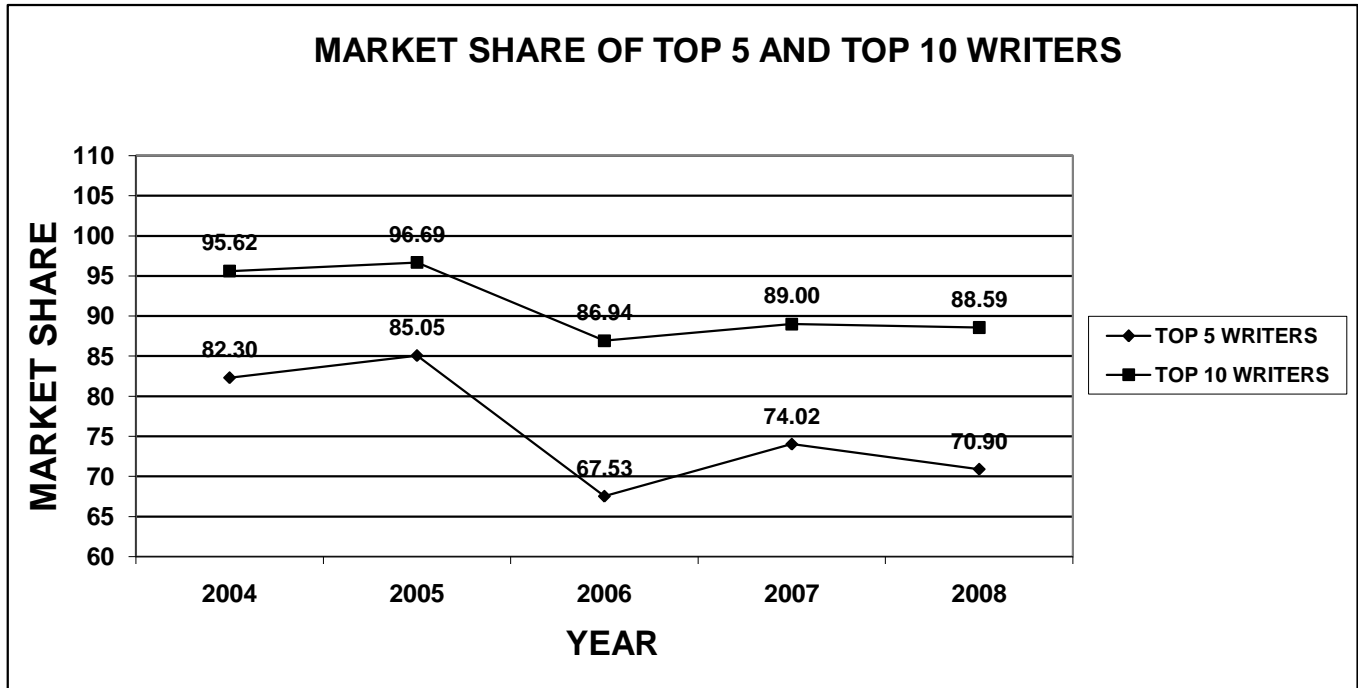


**2008 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PROFESSIONAL LIABILITY (excluding Lawyers Malpractice & Real Estate Malpractice)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	34.70%	\$25,035,351	\$25,725,382	\$3,894,554	\$4,260,020	16.56%
2	ST PAUL MERCURY INSURANCE COMPANY	11.52%	\$8,308,534	\$7,583,724	\$0	\$2,881,514	38.00%
3	XL SPECIALTY INSURANCE COMPANY	10.76%	\$7,759,186	\$8,224,120	\$542,456	\$1,717,241	20.88%
4	ST PAUL FIRE & MARINE INSURANCE COMPANY	7.29%	\$5,256,449	\$5,449,945	\$0	\$1,963,545	36.03%
5	EXECUTIVE RISK INDEMNITY INC	6.64%	\$4,788,878	\$5,115,504	\$3,729,066	\$7,564,674	147.88%
6	GREAT AMERICAN INSURANCE COMPANY	4.10%	\$2,956,499	\$2,805,559	\$245,550	\$823,300	29.35%
7	ARCH INSURANCE COMPANY	3.81%	\$2,746,881	\$2,601,296	\$0	\$0	0.00%
8	WESTPORT INSURANCE CORPORATION	3.57%	\$2,578,581	\$2,612,753	\$159,796	\$1,827,612	69.95%
9	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	3.33%	\$2,405,488	\$1,453,062	\$1,383,228	\$8,132,773	559.70%
10	UNITED STATES LIABILITY INSURANCE COMPANY	2.88%	\$2,075,378	\$1,592,842	\$451,388	\$581,865	36.53%
11	BCS INSURANCE COMPANY	2.22%	\$1,598,785	\$1,545,419	\$1,292,684	\$2,209,685	142.98%
12	LIBERTY MUTUAL INSURANCE COMPANY	1.85%	\$1,338,235	\$1,466,666	\$0	\$0	0.00%
13	KANSAS BANKERS SURETY COMPANY THE	1.37%	\$987,399	\$1,028,226	\$1,076,852	\$2,856,517	277.81%
14	CAMICO MUTUAL INSURANCE COMPANY	1.02%	\$737,995	\$722,284	\$3,640	\$150,195	20.79%
15	GREENWICH INSURANCE COMPANY	0.95%	\$684,841	\$821,521	\$50,672	\$370,705	45.12%
16	OLD REPUBLIC INSURANCE COMPANY	0.93%	\$673,424	\$874,035	\$0	-\$805,900	-92.20%
17	NEW HAMPSHIRE INSURANCE COMPANY	0.83%	\$597,163	\$439,519	\$258,129	\$1,704,552	387.82%
18	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.60%	\$432,371	\$298,721	\$3,069	\$7,552	2.53%
19	DARWIN NATIONAL ASSURANCE COMPANY	0.48%	\$348,163	\$364,279	\$0	\$90,327	24.80%
20	AMERICAN HOME ASSURANCE COMPANY	0.34%	\$246,824	\$240,855	\$146,892	\$1,527,247	634.09%
21	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.23%	\$169,201	\$168,228	\$143,649	\$383,061	227.70%
22	ST PAUL GUARDIAN INSURANCE COMPANY	0.20%	\$141,245	\$142,066	\$0	-\$165,947	-116.81%
23	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.17%	\$120,933	\$63,539	\$5,515	\$13,003	20.46%
24	MARKEL INSURANCE COMPANY	0.08%	\$58,456	\$53,094	\$0	\$49,621	93.46%
25	WAUSAU BUSINESS INSURANCE COMPANY	0.03%	\$20,450	\$19,605	\$0	\$0	0.00%
26	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.03%	\$18,518	\$18,533	\$0	\$0	0.00%
27	ST PAUL PROTECTIVE INSURANCE COMPANY	0.03%	\$18,464	\$25,137	\$0	\$2,805	11.16%
28	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.02%	\$16,837	\$20,894	\$0	\$0	0.00%
29	ULLICO CASUALTY COMPANY	0.01%	\$10,572	\$66,282	\$0	\$8,804	13.28%
30	LM INSURANCE CORPORATION	0.01%	\$9,154	\$7,456	\$0	\$0	0.00%
31	LIBERTY INSURANCE CORPORATION	0.01%	\$4,432	\$5,220	\$0	\$0	0.00%
32	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.01%	\$3,608	\$589	\$0	\$271	46.01%
33	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	\$1,113	\$1,246	\$0	\$0	0.00%
34	ARROWOOD INDEMNITY COMPANY	0.00%	\$342	\$9,673	\$136,856	-\$692,482	-7158.92%
35	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$217	\$585	\$60,000	\$66,257	11325.98%
36	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$8	\$0	-\$1,085	-13562.50%
37	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$39	\$0	-\$159,429	-408792.31%
38	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$54	\$0	\$0	0.00%
39	GREAT AMERICAN ALLIANCE INSURANCE CO	0.00%	\$0	\$0	\$0	\$668	N/A
40	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$49	\$0	-\$17,819	-36365.31%
41	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,516	N/A
42	XL INSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$1,697,832	N/A
43	GRANITE STATE INSURANCE COMPANY	-0.01%	-\$5,235	-\$4,240	\$0	-\$12,690	299.29%
TOTAL		100.00%	\$72,144,732	\$71,563,769	\$13,583,996	\$35,635,114	49.79%



**MISSOURI PROFESSIONAL LIABILITY INSURANCE**  
**(Excluding Lawyers Malpractice & Real Estate Malpractice)**

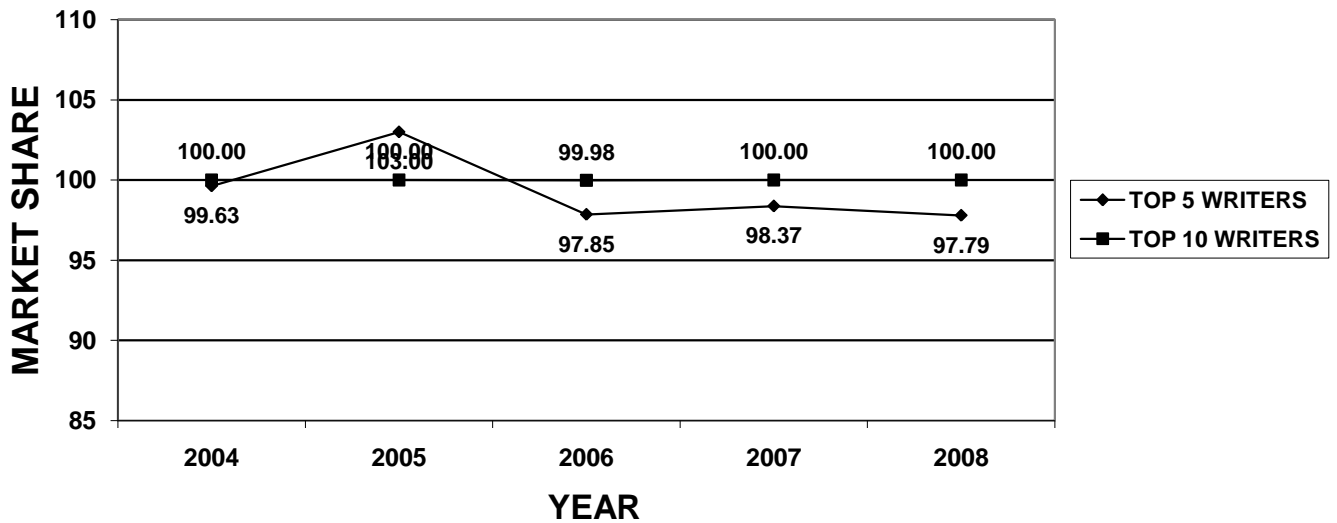


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE**

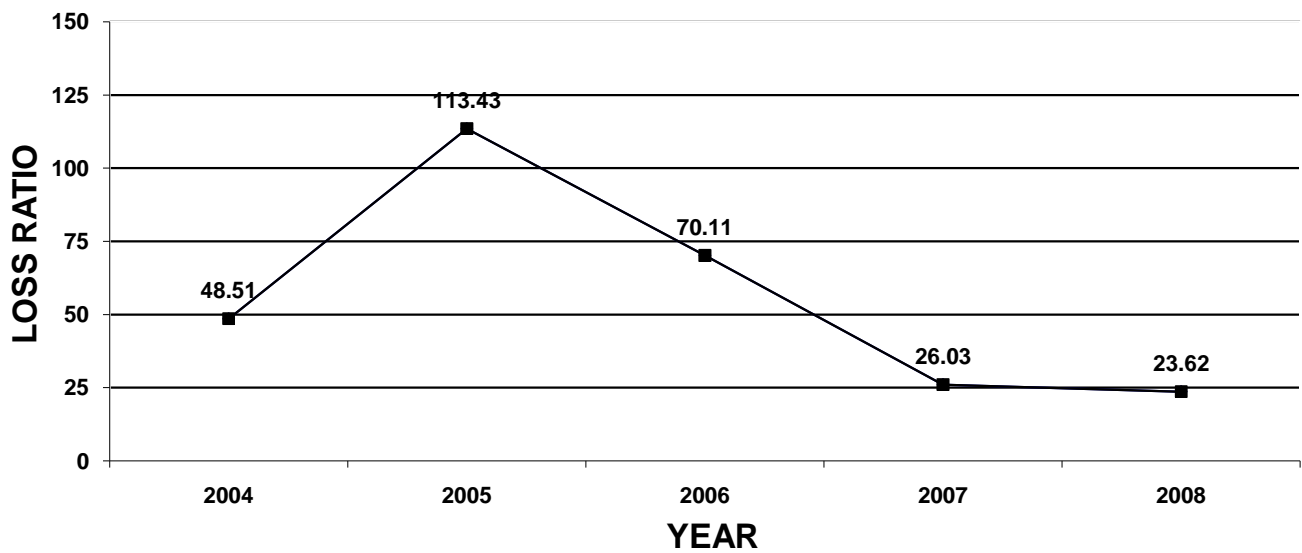
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE COMPANY THE	79.78%	\$13,024,263	\$13,906,234	\$3,385,201	\$2,206,781	15.87%
2	PROFESSIONALS DIRECT INSURANCE COMPANY	8.51%	\$1,389,434	\$1,213,585	\$124,000	\$710,461	58.54%
3	CONTINENTAL CASUALTY COMPANY	4.89%	\$798,087	\$433,104	\$225,000	\$1,027,314	237.20%
4	ST PAUL FIRE & MARINE INSURANCE COMPANY	3.21%	\$523,420	\$529,258	\$0	\$190,685	36.03%
5	GREAT AMERICAN INSURANCE COMPANY	1.40%	\$229,216	\$305,944	\$441,350	-\$58,938	-19.26%
6	WESTPORT INSURANCE CORPORATION	1.08%	\$176,572	\$178,912	\$11,625	\$125,148	69.95%
7	GREENWICH INSURANCE COMPANY	0.44%	\$71,326	\$78,687	\$0	-\$35,106	-44.61%
8	MINNESOTA LAWYERS MUTUAL INSURANCE CO	0.42%	\$68,250	\$70,915	\$0	\$48,253	68.04%
9	MEDMARC CASUALTY INSURANCE COMPANY	0.22%	\$35,135	\$34,064	\$0	\$15,923	46.74%
10	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$8,888	\$16,150	\$0	-\$18,865	-116.81%
11	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	-\$13,410	N/A
12	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,141	N/A
13	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	\$34	N/A
14	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$215	N/A
15	INTERLEX INSURANCE COMPANY	0.00%	\$0	\$0	\$64,900	-\$220,000	N/A
16	NCMIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22,764	N/A
17	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$16,324,591	\$16,766,853	\$4,252,076	\$3,959,872	23.62%

## MISSOURI LAWYERS MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

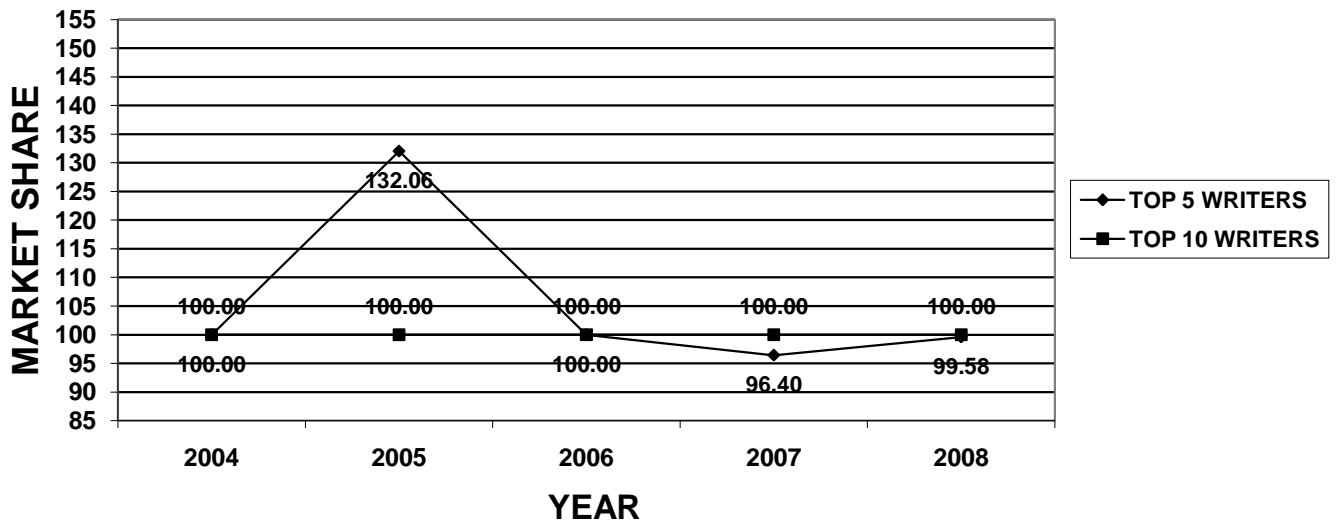


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE**

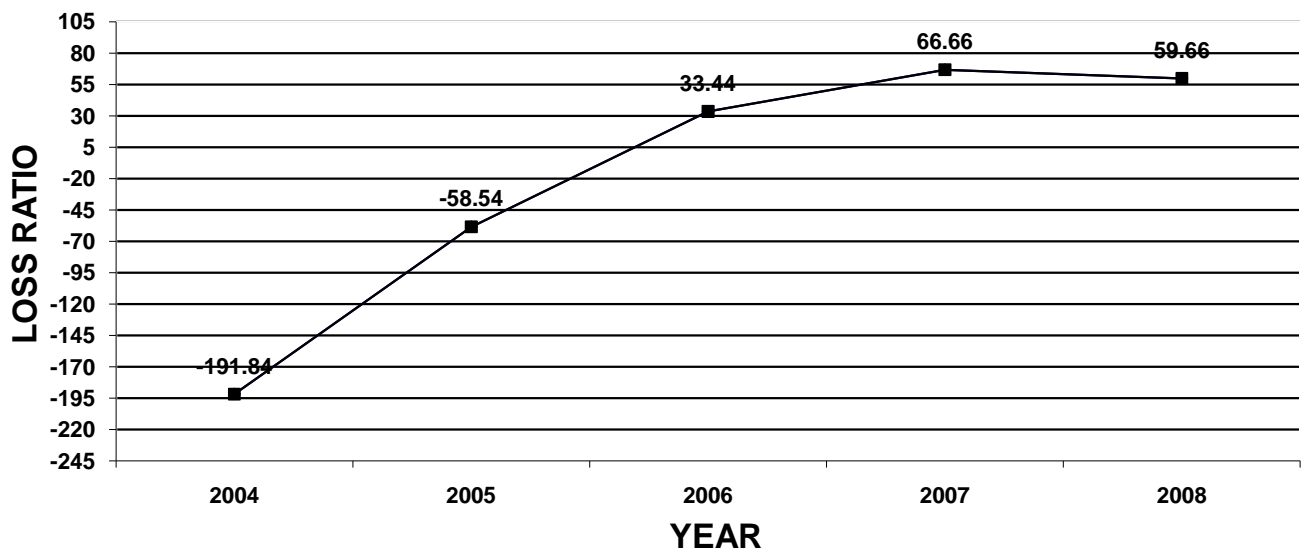
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	69.98%	\$1,299,611	\$1,359,502	\$314,119	\$852,648	62.72%
2	ST PAUL FIRE & MARINE INSURANCE COMPANY	18.04%	\$335,036	\$265,150	\$0	\$95,530	36.03%
3	GREENWICH INSURANCE COMPANY	6.58%	\$122,188	\$105,536	\$6,000	\$33,065	31.33%
4	UNITED STATES LIABILITY INSURANCE COMPANY	4.43%	\$82,262	\$97,642	\$0	\$111,119	113.80%
5	WESTPORT INSURANCE CORPORATION	0.55%	\$10,274	\$10,410	\$0	\$7,282	69.95%
6	DELOS INSURANCE COMPANY	0.42%	\$7,782	\$6,816	\$0	\$1,176	17.25%
7	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$1,857,153	\$1,845,056	\$320,119	\$1,100,820	59.66%

## MISSOURI REAL ESTATE MALPRACTICE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

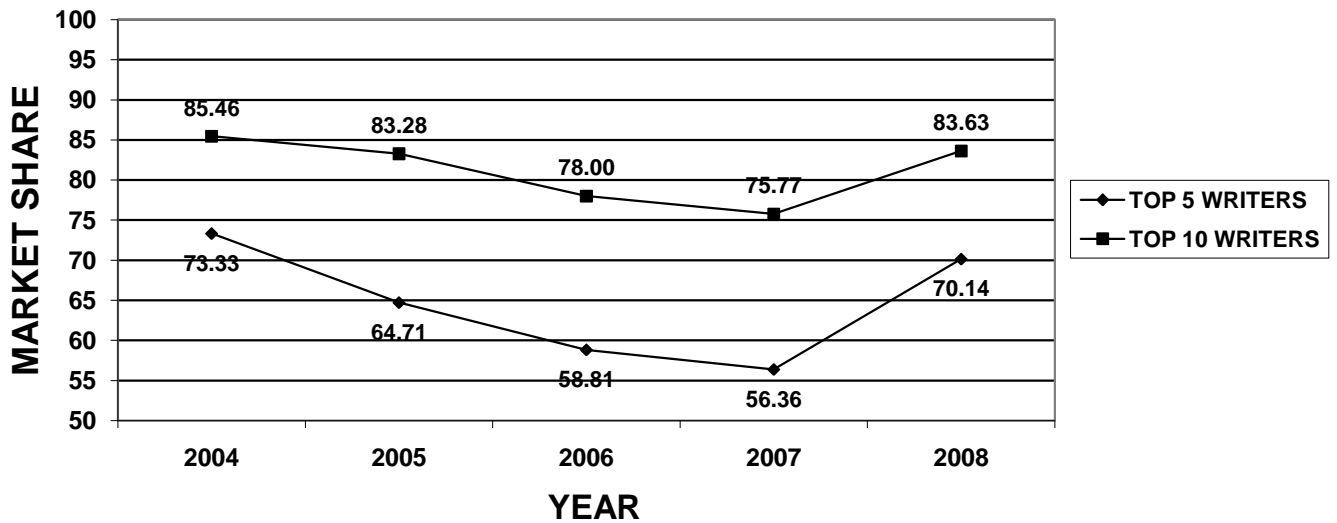


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - UMBRELLA**

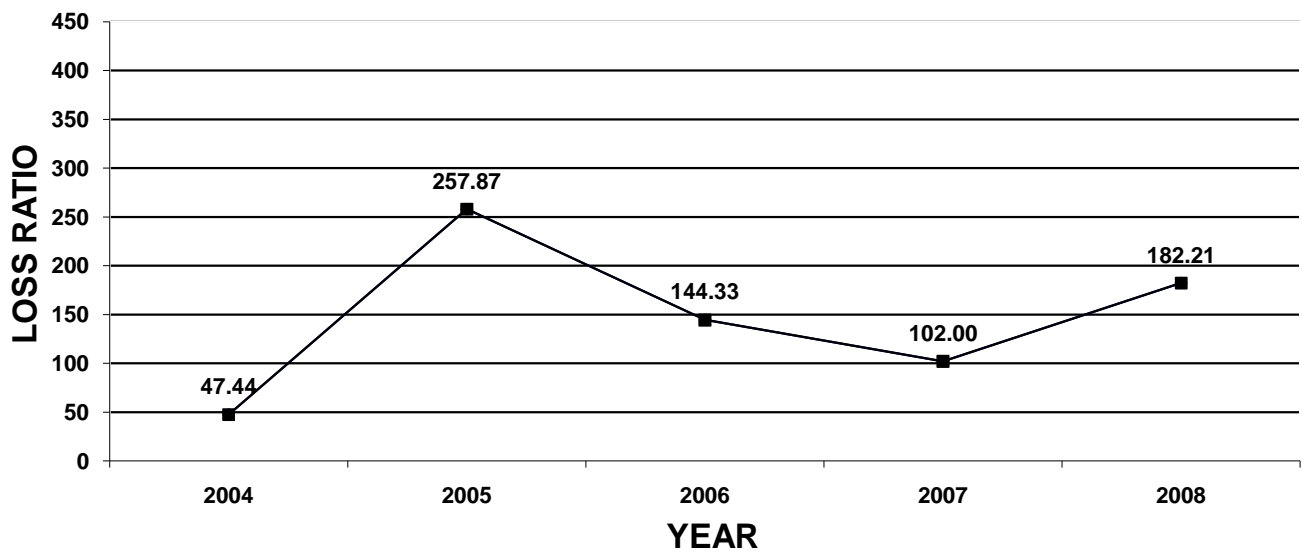
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	26.53%	\$12,774,757	\$6,579,929	\$15,068,245	\$45,902,978	697.62%
2	COMMERCE AND INDUSTRY INSURANCE CO	18.21%	\$8,766,469	\$5,817,398	\$0	\$8,267,585	142.12%
3	FEDERAL INSURANCE COMPANY	14.13%	\$6,806,030	\$7,281,869	\$2,258,752	\$2,811,206	38.61%
4	HARTFORD CASUALTY INSURANCE CO	7.62%	\$3,671,634	\$3,701,960	\$5,094,459	\$3,607,673	97.45%
5	AUTO OWNERS INSURANCE COMPANY	3.65%	\$1,756,772	\$1,800,414	\$0	\$111,152	6.17%
6	FEDERATED MUTUAL INSURANCE COMPANY	3.65%	\$1,756,362	\$1,852,761	\$4,384	\$566,455	30.57%
7	CONTINENTAL WESTERN INSURANCE COMPANY	2.78%	\$1,337,169	\$1,470,021	\$0	\$0	0.00%
8	OHIO CASUALTY INSURANCE COMPANY	2.60%	\$1,254,053	\$1,380,792	\$0	-\$2,618,806	-189.66%
9	LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.36%	\$1,136,781	\$1,132,466	\$0	-\$912,347	-80.56%
10	TWIN CITY FIRE INSURANCE COMPANY	2.10%	\$1,011,668	\$937,651	\$75,000	-\$222,869	-23.77%
11	FEDERATED SERVICE INSURANCE COMPANY	2.05%	\$985,986	\$1,081,579	\$0	\$1,311,126	121.22%
12	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.78%	\$855,991	\$837,753	\$36,132	\$266,894	31.86%
13	UNION INSURANCE COMPANY	1.44%	\$692,608	\$858,142	\$0	-\$4,994	-0.58%
14	AMERICAN NATIONAL PROPERTY & CASUALTY CO	1.36%	\$654,489	\$632,713	\$276,960	\$1,343,660	212.36%
15	ARGONAUT GREAT CENTRAL INSURANCE CO	1.30%	\$624,876	\$632,593	\$0	\$100,988	15.96%
16	LIBERTY MUTUAL INSURANCE COMPANY	1.18%	\$567,538	\$528,497	\$1,290,354	\$89,021	16.84%
17	EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.03%	\$497,270	\$533,694	\$0	\$0	0.00%
18	NEW HAMPSHIRE INSURANCE COMPANY	0.93%	\$446,339	\$299,435	\$809,069	\$1,891,378	631.65%
19	OWNERS INSURANCE COMPANY	0.85%	\$408,505	\$366,012	\$0	\$60,026	16.40%
20	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.73%	\$352,567	\$315,162	\$0	\$23,645	7.50%
21	PHARMACISTS MUTUAL INSURANCE COMPANY	0.73%	\$351,779	\$347,763	\$0	\$29,541	8.49%
22	UNITED STATES LIABILITY INSURANCE COMPANY	0.53%	\$257,138	\$232,964	\$0	\$297	0.13%
23	AMERICAN HOME ASSURANCE COMPANY	0.36%	\$171,622	\$617,952	\$8,158,106	\$10,595,574	1714.63%
24	HARTFORD FIRE INSURANCE COMPANY	0.35%	\$166,796	\$174,418	\$883,863	\$234,644	134.53%
25	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.32%	\$155,154	\$65,176	\$0	\$0	0.00%
26	WESCO INSURANCE COMPANY	0.32%	\$154,019	\$146,918	\$0	\$74,388	50.63%
27	ARCH INSURANCE COMPANY	0.30%	\$145,695	\$138,120	\$0	\$0	0.00%
28	HANOVER INSURANCE COMPANY THE	0.19%	\$93,495	\$75,873	\$0	\$3,560	4.69%
29	MARKEL INSURANCE COMPANY	0.14%	\$68,994	\$75,052	\$0	\$7,495	9.99%
30	GRANITE STATE INSURANCE COMPANY	0.12%	\$56,888	\$28,190	\$0	\$84,370	299.29%
31	PACIFIC INDEMNITY COMPANY	0.09%	\$42,658	\$15,996	\$0	\$11,653	72.85%
32	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.06%	\$27,904	\$20,631	\$0	\$19,171	92.92%
33	COLUMBIA MUTUAL INSURANCE COMPANY	0.04%	\$19,255	\$18,121	\$0	-\$1,001	-5.52%
34	STAR INSURANCE COMPANY	0.04%	\$18,806	\$8,842	\$0	\$0	0.00%
35	WESTPORT INSURANCE CORPORATION	0.03%	\$16,743	\$16,965	\$0	\$11,867	69.95%
36	NATIONAL TRUST INSURANCE COMPANY	0.03%	\$12,996	\$1,159	\$0	\$371	32.01%
37	WEST AMERICAN INSURANCE COMPANY	0.03%	\$12,378	\$12,804	\$0	-\$9,201	-71.86%
38	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$9,492	\$15,522	\$0	\$7,662	49.36%
39	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$6,641	\$6,657	\$0	-\$1,383	-20.78%
40	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.01%	\$6,113	\$5,137	\$0	-\$101	-1.97%
41	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.00%	\$266	\$266	\$0	\$250	93.98%
42	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$238	\$234	\$0	-\$815	-348.29%
43	AIG CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
44	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$83,436	\$0	-\$407,990	-488.99%
45	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$100,388	N/A
46	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$48,152,934	\$40,149,037	\$33,955,324	\$73,154,735	182.21%

## MISSOURI UMBRELLA INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



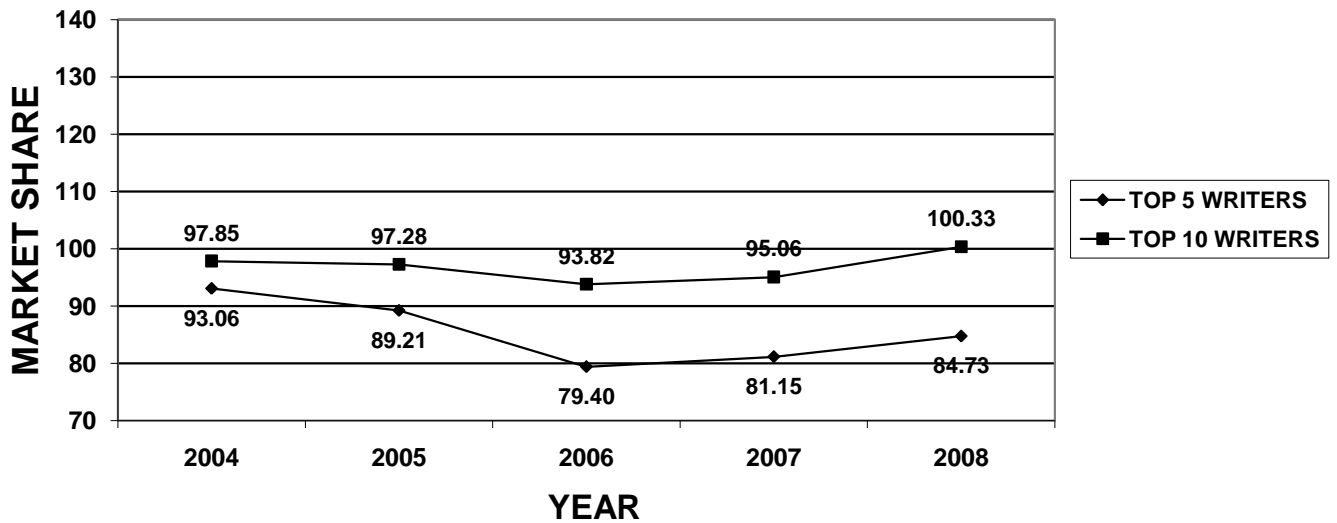
**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	COMMERCE AND INDUSTRY INSURANCE CO	38.95%	\$1,126,522	\$221,223	\$0	\$314,138	142.00%
2	AMERICAN BANKERS INSURANCE CO OF FLORIDA	13.31%	\$384,947	\$386,752	\$11,172	\$8,638	2.23%
3	AMERICAN RELIABLE INSURANCE COMPANY	11.39%	\$329,283	\$323,224	\$90,402	\$108,499	33.57%
4	AMERICAN SECURITY INSURANCE COMPANY	11.34%	\$327,976	\$167,869	\$148,830	\$226,089	134.68%
5	ALLSTATE PROPERTY & CASUALTY INSURANCE CO	9.74%	\$281,696	\$269,962	\$0	\$0	0.00%
6	ARAG INSURANCE COMPANY	4.14%	\$119,790	\$119,790	\$37,564	\$38,398	32.05%
7	GRAY INSURANCE COMPANY THE	4.04%	\$116,791	\$116,791	\$0	\$0	0.00%
8	EXCESS SHARE INSURANCE CORPORATION	2.61%	\$75,351	\$75,351	\$0	\$0	0.00%
9	ESURANCE INSURANCE COMPANY	2.50%	\$72,330	\$72,330	\$0	\$0	0.00%
10	CPA INSURANCE COMPANY	2.31%	\$66,682	\$66,682	\$15,129	\$14,035	21.05%
11	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.92%	\$26,552	\$26,470	\$28,917	\$37,722	142.51%
12	ALLSTATE INDEMNITY COMPANY	0.91%	\$26,213	\$27,476	\$0	\$0	0.00%
13	ALLSTATE INSURANCE COMPANY	0.48%	\$13,987	\$13,843	\$0	\$0	0.00%
14	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.22%	\$6,463	\$6,463	\$0	\$0	0.00%
15	ARCH INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
16	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$6,269,122	\$0	-\$186,990	-2.98%
17	NORTH AMERICAN SPECIALTY INSURANCE CO	0.00%	\$0	\$0	\$75,522	\$163,360	N/A
18	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18,278	N/A
19	UNITED FINANCIAL CASUALTY COMPANY	0.00%	-\$15	\$143	\$0	-\$81	-56.64%
20	AMERICAN NATIONAL PROPERTY & CASUALTY CO	-2.86%	-\$82,692	\$649,372	\$832,416	\$688,574	106.04%
TOTAL		100.00%	\$2,891,876	\$8,812,864	\$1,239,952	\$1,394,104	15.82%

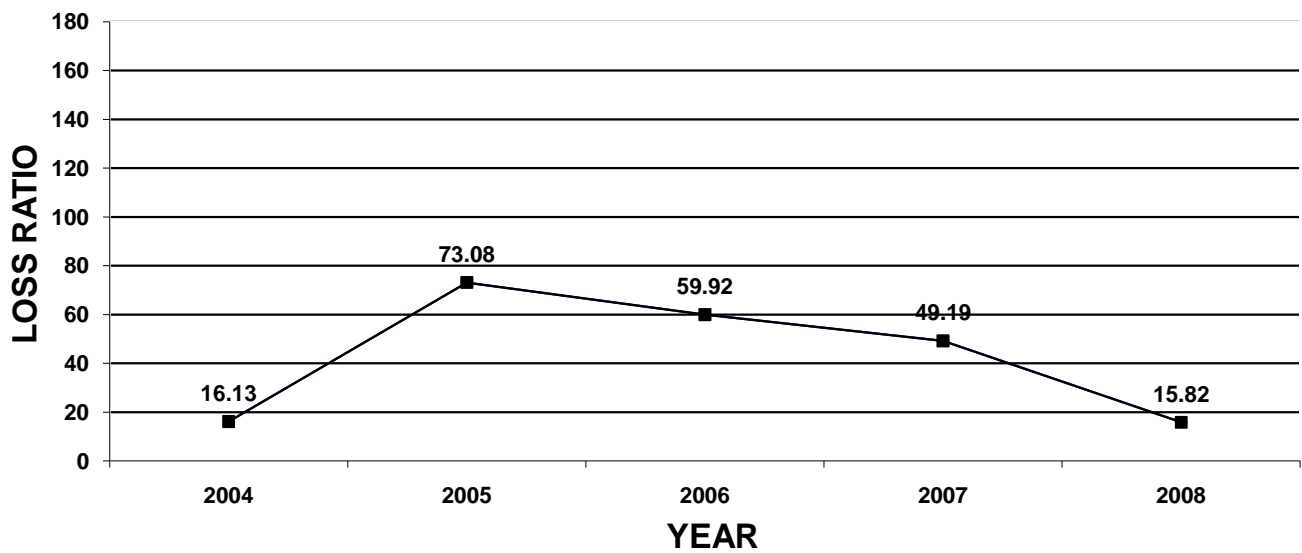


## MISSOURI OTHER SPECIFIC INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

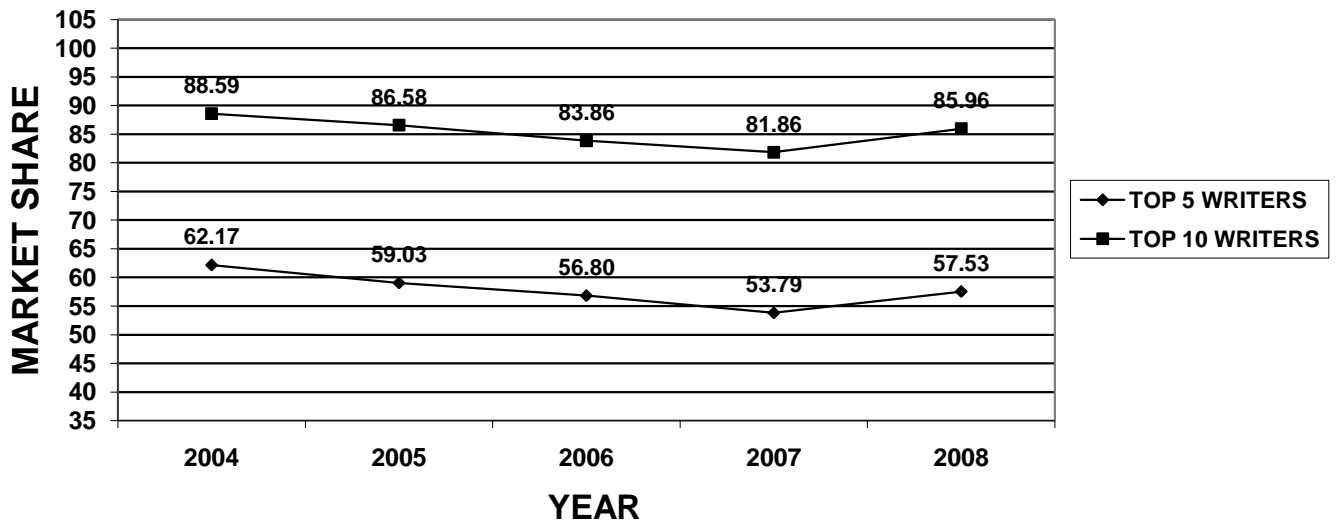


**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM**

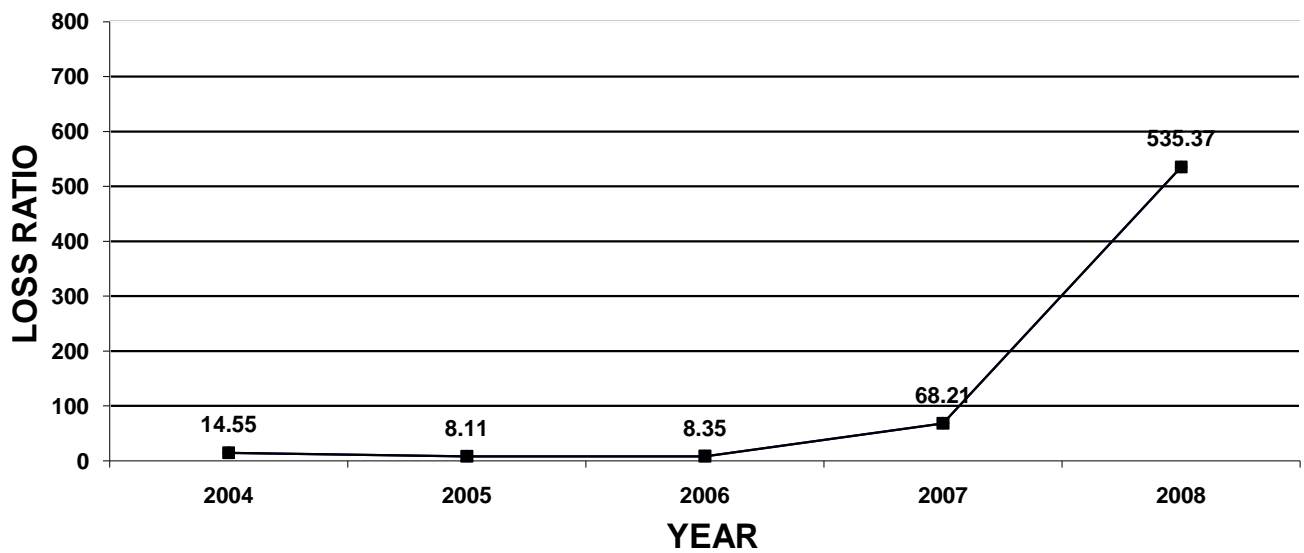
OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE CO OF FLORIDA	12.56%	\$1,976,109	\$1,598,735	\$7,794,251	\$9,067,619	567.17%
2	STATE FARM FIRE AND CASUALTY COMPANY	12.51%	\$1,968,069	\$1,881,630	\$10,379,834	\$10,847,270	576.48%
3	HARTFORD INSURANCE COMPANY OF MIDWEST THE	11.78%	\$1,854,399	\$2,226,465	\$4,840,261	\$4,840,261	217.40%
4	STANDARD FIRE INSURANCE COMPANY	11.13%	\$1,751,344	\$1,598,334	\$8,628,879	\$11,754,979	735.45%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	9.55%	\$1,502,185	\$1,469,890	\$6,210,927	\$9,212,472	626.75%
6	FIDELITY NATIONAL PROPERTY AND CAS INS CO	8.65%	\$1,360,635	\$662,842	\$5,608,363	\$7,307,623	1102.47%
7	FIRE INSURANCE EXCHANGE	6.23%	\$980,267	\$927,147	\$3,632,229	\$3,857,914	416.11%
8	SELECTIVE INSURANCE CO OF THE SOUTHEAST	5.76%	\$906,964	\$720,908	\$5,271,831	\$6,410,274	889.19%
9	ALLSTATE INSURANCE COMPANY	4.14%	\$650,945	\$578,079	\$3,280,276	\$4,198,826	726.34%
10	FIDELITY NATIONAL INSURANCE COMPANY	3.66%	\$575,630	\$1,247,642	\$2,420,761	\$2,417,092	193.73%
11	AUTO OWNERS INSURANCE COMPANY	3.16%	\$497,533	\$473,862	\$3,573,405	\$3,800,905	802.11%
12	PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.49%	\$392,587	\$385,249	\$418,975	\$456,756	118.56%
13	CORNERSTONE NATIONAL INSURANCE COMPANY	1.94%	\$305,022	\$252,922	\$0	\$0	0.00%
14	USAA GENERAL INDEMNITY COMPANY	1.40%	\$221,031	\$192,028	\$408,443	\$557,634	290.39%
15	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	1.15%	\$181,300	\$163,945	\$795,324	\$752,792	459.17%
16	LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.74%	\$116,388	\$110,367	\$538,426	\$555,926	503.71%
17	NEW HAMPSHIRE INSURANCE COMPANY	0.61%	\$95,980	\$95,980	\$427,733	\$424,087	441.85%
18	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.53%	\$83,240	\$73,843	\$606,213	\$606,213	820.95%
19	AIG NATIONAL INSURANCE COMPANY INC	0.51%	\$80,495	\$69,282	\$381,423	\$381,423	550.54%
20	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.50%	\$78,854	-\$416,738	\$372,395	\$372,395	-89.36%
21	METROPOLITAN PROPERTY & CASUALTY INS CO	0.46%	\$72,794	\$56,512	\$356,656	\$444,156	785.95%
22	NATIONAL LLOYDS INSURANCE COMPANY	0.40%	\$62,215	\$52,147	\$90,617	\$101,885	195.38%
23	FOREMOST INSURANCE COMPANY	0.38%	\$60,497	\$57,084	\$267,358	\$329,358	576.97%
24	HARLEYSVILLE MUTUAL INSURANCE CO	0.29%	\$44,875	\$42,117	\$61,395	\$323,095	767.14%
25	CIVIC PROPERTY & CASUALTY CO	0.21%	\$33,216	\$31,491	\$74,764	\$124,764	396.19%
26	SERVICE INSURANCE COMPANY	0.07%	\$11,356	\$11,356	\$0	\$0	0.00%
27	FIRST AMERICAN PROPERTY & CASUALTY INS CO	0.04%	\$6,216	\$4,419	\$0	\$0	0.00%
28	CENTURY-NATIONAL INSURANCE COMPANY	0.03%	\$4,994	\$4,632	\$0	\$0	0.00%
29	NATIONAL INTERSTATE INSURANCE COMPANY	0.02%	\$3,199	\$1,522	\$52,170	\$52,522	3450.85%
30	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.02%	\$2,426	\$2,339	\$0	\$68	2.91%
31	NORTH POINTE INSURANCE COMPANY	0.01%	\$1,513	\$469	\$0	\$0	0.00%
32	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00%	\$283	\$35	\$0	-\$334	-954.29%
33	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,589	N/A
34	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$159,792	\$0	\$0	0.00%
35	AMERICAN RELIABLE INSURANCE COMPANY	-0.94%	-\$147,223	\$65,719	\$207,816	\$50,465	76.79%
TOTAL		100.00%	\$15,735,338	\$14,802,046	\$66,700,725	\$79,245,851	535.37%

## MISSOURI NATIONAL FLOOD INSURANCE PROGRAM

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



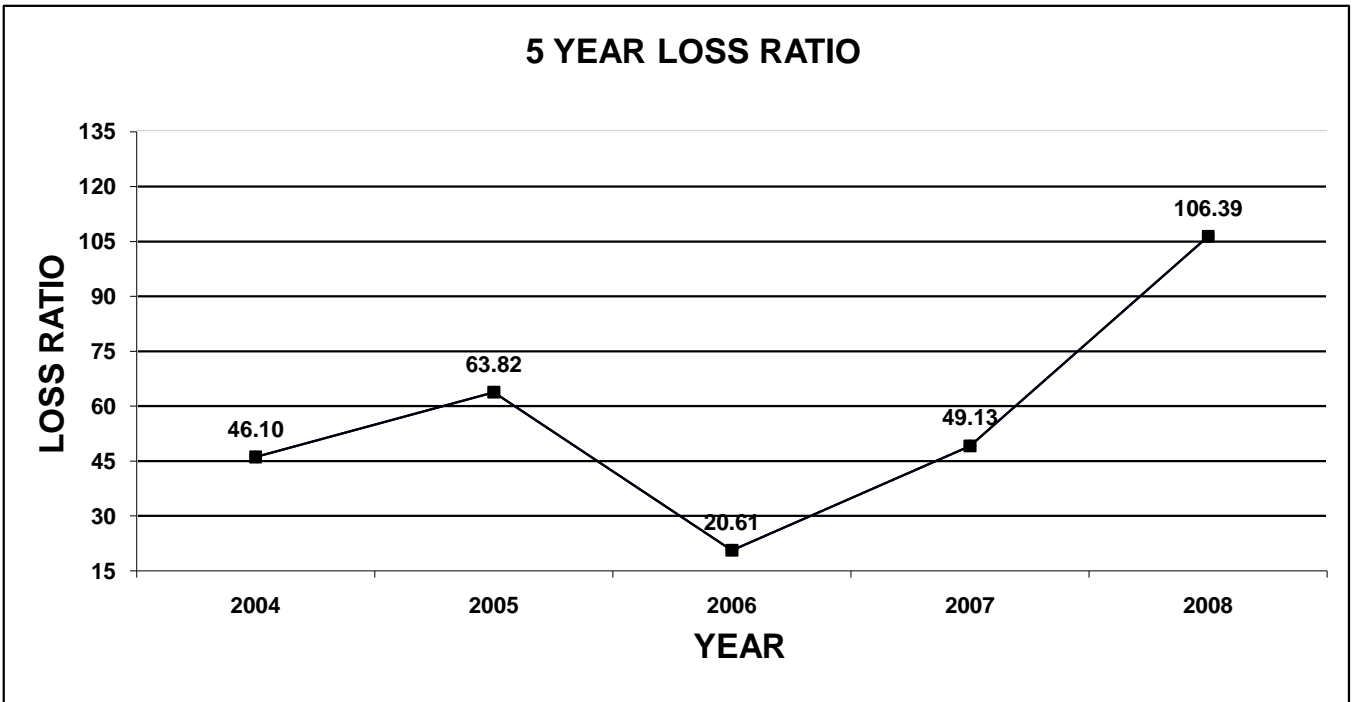
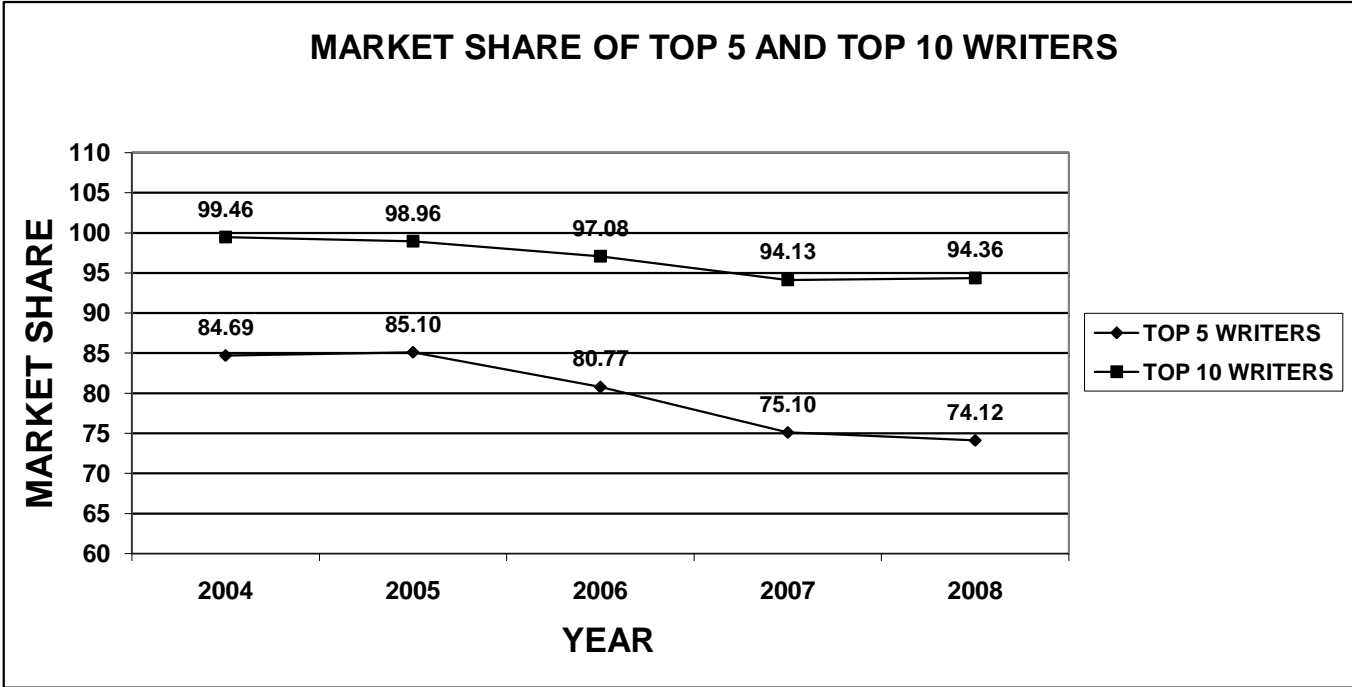
### 5 YEAR LOSS RATIO



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT AMERICAN INSURANCE CO OF NEW YORK	26.22%	\$54,684,900	\$54,640,611	\$28,719,977	\$57,814,223	105.81%
2	RURAL COMMUNITY INSURANCE COMPANY	16.07%	\$33,507,504	\$33,047,668	\$23,671,843	\$44,209,254	133.77%
3	AGRI GENERAL INSURANCE COMPANY	13.24%	\$27,624,444	\$26,811,114	\$15,613,952	\$27,468,956	102.45%
4	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	9.47%	\$19,761,234	\$18,817,233	\$10,860,522	\$23,740,819	126.17%
5	NAU COUNTRY INSURANCE COMPANY	9.11%	\$19,010,055	\$18,489,296	\$20,403,921	\$27,556,233	149.04%
6	FARMERS MUTUAL HAIL INSURANCE CO OF IOWA	8.54%	\$17,802,057	\$17,288,342	\$8,329,413	\$13,738,403	79.47%
7	PRODUCERS AGRICULTURE INSURANCE COMPANY	3.69%	\$7,699,798	\$7,695,573	\$4,768,171	\$7,755,022	100.77%
8	WESTFIELD INSURANCE COMPANY	3.36%	\$7,012,608	\$7,132,196	\$1,425,833	\$4,139,974	58.05%
9	AUSTIN MUTUAL INSURANCE COMPANY	2.39%	\$4,979,243	\$4,979,243	\$3,046,557	\$3,046,557	61.19%
10	AMERICAN AGRICULTURAL INSURANCE CO	2.26%	\$4,722,074	\$4,722,074	\$3,561,730	\$3,561,730	75.43%
11	AMERICAN ALTERNATIVE INS CORPORATION	1.91%	\$3,977,621	\$3,977,621	\$2,062,454	\$1,930,841	48.54%
12	STONINGTON INSURANCE COMPANY	1.73%	\$3,609,970	\$3,607,161	\$1,664,235	\$3,201,324	88.75%
13	FIREMANS FUND INSURANCE COMPANY	1.49%	\$3,111,896	\$3,105,991	\$50,000	-\$192,472	-6.20%
14	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.28%	\$593,299	\$148,325	\$0	\$11,866	8.00%
15	STATE FARM FIRE AND CASUALTY COMPANY	0.13%	\$279,721	\$278,581	\$90,775	\$90,775	32.58%
16	GREENWICH INSURANCE COMPANY	0.09%	\$193,618	\$193,618	\$134,961	-\$35,964	-18.57%
17	FARMERS ALLIANCE MUTUAL INSURANCE CO	0.00%	\$3,545	\$3,545	\$0	\$0	0.00%
TOTAL		100.00%	\$208,573,587	\$204,938,192	\$124,404,344	\$218,037,541	106.39%

**MISSOURI FEDERAL CROP INSURANCE CORPORATION**



**TOTAL  
MEDICAL MALPRACTICE  
INSURANCE**

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI PROFESSIONALS MUTUAL	25.23%	\$41,440,608	\$41,932,862	\$13,578,813	\$12,727,246	30.35%
2	MISSOURI HOSPITAL PLAN	16.86%	\$27,694,921	\$27,807,037	\$5,389,442	\$12,407,608	44.62%
3	MEDICAL ASSURANCE COMPANY INC THE	9.60%	\$15,772,583	\$17,309,002	\$2,297,205	-\$2,889,387	-16.69%
4	MEDICAL PROTECTIVE COMPANY	8.75%	\$14,369,929	\$15,112,690	\$3,608,271	\$2,212,271	14.64%
5	MEDICAL LIABILITY ALLIANCE	5.92%	\$9,719,728	\$9,129,139	\$1,837,500	\$7,136,702	78.17%
6	PHYSICIANS PROFESSIONAL INDEMNITY ASSOC	4.66%	\$7,650,968	\$8,507,578	\$3,131,670	\$3,720,466	43.73%
7	INTERMED INSURANCE COMPANY	3.86%	\$6,343,561	\$6,345,774	\$875,595	-\$709,270	-11.18%
8	MISSOURI DOCTORS MUTUAL INSURANCE CO	3.17%	\$5,209,548	\$4,904,803	\$1,795,000	\$1,316,244	26.84%
9	DOCTORS COMPANY AN INTERINS EXCHANGE	2.65%	\$4,345,242	\$4,584,740	\$3,581,949	-\$5,166,935	-112.70%
10	AMERICAN CASUALTY CO OF READING PA	1.89%	\$3,099,031	\$3,174,918	\$1,441,427	-\$1,517,311	-47.79%
11	PREFERRED PHYSICIANS MEDICAL RRG INC	1.81%	\$2,978,734	\$3,003,457	\$751,000	-\$2,273,019	-75.68%
12	GALEN INSURANCE COMPANY	1.74%	\$2,855,371	\$2,773,007	\$0	\$730,256	26.33%
13	PROFESSIONAL LIABILITY INS CO OF AMERICA	1.73%	\$2,844,400	\$3,691,951	\$2,369,554	\$6,594,554	178.62%
14	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	1.46%	\$2,391,088	\$2,645,262	\$531,743	\$1,191,434	45.04%
15	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.43%	\$2,343,624	\$2,343,624	\$1,184,450	\$1,085,260	46.31%
16	PREFERRED PROFESSIONAL INSURANCE CO	1.19%	\$1,952,686	\$1,869,882	\$69,119	\$909,844	48.66%
17	CINCINNATI INSURANCE COMPANY THE	1.07%	\$1,753,046	\$1,777,334	-\$44,249	-\$785,584	-44.20%
18	PODIATRY INS CO OF AMERICA A MUTUAL COMPANY	0.93%	\$1,534,135	\$1,515,819	\$2,205,000	\$1,846,479	121.81%
19	NCMIC INSURANCE COMPANY	0.83%	\$1,365,622	\$1,354,781	\$274,000	\$812,520	59.97%
20	HEALTH CARE INDEMNITY INC	0.82%	\$1,339,265	\$1,183,029	\$2,765,000	-\$1,661,451	-140.44%
21	PHYSICIANS INSURANCE MUTUAL	0.71%	\$1,158,227	\$386,076	\$0	\$0	0.00%
22	MEDICUS INSURANCE COMPANY	0.61%	\$1,000,948	\$481,111	\$0	\$23,277	4.84%
23	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.56%	\$927,427	\$930,440	\$675,000	\$583,171	62.68%
24	CHICAGO INSURANCE COMPANY	0.56%	\$913,992	\$927,900	\$2,457,000	-\$1,322,635	-142.54%
25	ACE AMERICAN INSURANCE COMPANY	0.41%	\$680,052	\$730,339	\$16,000	\$229,173	31.38%
26	PHARMACISTS MUTUAL INSURANCE COMPANY	0.26%	\$421,244	\$415,317	\$820	\$19,327	4.65%
27	CONTINENTAL CASUALTY COMPANY	0.22%	\$364,018	\$451,393	\$292,761	-\$3,699,464	-819.57%
28	CHURCH MUTUAL INSURANCE COMPANY	0.21%	\$350,835	\$326,172	\$0	-\$31,679	-9.71%
29	DARWIN NATIONAL ASSURANCE COMPANY	0.19%	\$316,078	\$320,614	\$0	-\$44,817	-13.98%
30	ZURICH AMERICAN INSURANCE COMPANY	0.13%	\$220,288	\$238,114	\$575,000	\$55,133	23.15%
31	ONEBEACON INSURANCE COMPANY	0.11%	\$185,231	\$179,588	\$27	\$127,378	70.93%
32	FORTRESS INSURANCE COMPANY	0.09%	\$148,724	\$176,229	\$0	\$171,320	97.21%
33	KEYSTONE MUTUAL INSURANCE COMPANY	0.08%	\$132,985	\$89,512	\$0	\$0	0.00%
34	AMERICAN ALTERNATIVE INSURANCE CORP	0.06%	\$100,460	\$99,330	\$0	\$527,892	531.45%
35	AMERICAN HOME ASSURANCE COMPANY	0.05%	\$86,882	\$87,413	\$0	-\$5,128	-5.87%
36	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	\$80,111	\$78,660	\$0	\$314	0.40%
37	GRANITE STATE INSURANCE COMPANY	0.04%	\$59,368	\$59,722	\$0	-\$286,326	-479.43%
38	PACO ASSURANCE COMPANY INC	0.03%	\$54,745	\$58,018	\$54,000	\$61,722	106.38%
39	ISMIE MUTUAL INSURANCE COMPANY	0.01%	\$21,509	\$103,266	\$0	-\$1,431,499	-1386.22%
40	AMERICAN INSURANCE COMPANY THE	0.01%	\$20,669	\$68,301	\$0	-\$7,565	-11.08%
41	DENTISTS BENEFITS INSURANCE COMPANY	0.01%	\$13,888	\$10,841	\$0	\$0	0.00%
42	NATIONAL CASUALTY COMPANY	0.01%	\$9,681	\$9,302	\$0	\$1,322	14.21%
43	SAVERS PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$12	N/A
44	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,989	N/A
45	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	\$0	\$681	N/A
46	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$31	N/A
47	AMCO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,563	N/A
48	INSURANCE CO OF THE STATE OF PENNSYLVANIA	0.00%	\$0	\$0	\$0	\$1	N/A
49	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$162	N/A
50	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$169	N/A
51	NATIONAL FIRE INSURANCE CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$5,026	N/A
52	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$3,427	\$0	-\$872,733	-25466.38%
53	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,597	N/A
54	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$3	N/A
55	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$52	N/A
56	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
57	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$95,000	\$715,276	N/A
58	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$51,338	N/A
59	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$60	N/A
60	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$1,028	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$480,000	-\$142,238	N/A
62	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$207	N/A
63	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$576	N/A
64	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$85,008	N/A
65	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,295	N/A
66	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,015	N/A
67	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
68	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$19,702	N/A
69	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$69	\$0	-\$3,527	-5111.59%
70	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$2,341,500	-\$2,115,283	N/A
71	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$52	N/A
72	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$42,160	N/A
73	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$887	N/A
74	TIG INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,978,433	-\$2,677,435	N/A
75	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$42,586	N/A
76	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$42	N/A
77	TWIN CITY FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
78	NORTH AMERICAN SPECIALTY INSURANCE CO	0.00%	\$0	\$0	\$148,500	-\$2,366,496	N/A
79	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$0	-\$59,000	N/A
80	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$1,572,456	N/A
81	EXECUTIVE RISK INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$93,017	N/A
82	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$147,629	N/A
83	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$79	N/A
84	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$67,838	N/A
85	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$200	N/A
<b>TOTAL</b>		<b>100.00%</b>	<b>\$164,271,452</b>	<b>\$167,197,843</b>	<b>\$52,799,664</b>	<b>\$26,633,906</b>	<b>15.93%</b>



**TOTAL  
HOMEOWNERS  
INSURANCE**

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY COMPANY	28.55%	\$341,722,670	\$325,872,754	\$264,120,360	\$287,681,302	88.28%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	18.47%	\$221,115,829	\$217,434,225	\$192,174,716	\$200,656,444	92.28%
3	SHELTER MUTUAL INSURANCE COMPANY	6.04%	\$72,358,730	\$72,086,453	\$59,815,209	\$63,161,328	87.62%
4	MID CENTURY INSURANCE COMPANY	3.29%	\$39,325,045	\$40,102,551	\$33,787,290	\$36,635,495	91.35%
5	SAFECO INSURANCE COMPANY OF AMERICA	2.82%	\$33,806,836	\$33,320,306	\$17,178,916	\$16,559,708	49.70%
6	AUTO CLUB FAMILY INSURANCE COMPANY	2.75%	\$32,866,387	\$32,949,728	\$19,433,339	\$19,690,210	59.76%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.53%	\$30,342,576	\$29,923,239	\$26,762,665	\$27,551,025	92.07%
8	FIRE INSURANCE EXCHANGE	2.23%	\$26,746,728	\$26,955,024	\$23,667,959	\$25,616,853	95.04%
9	STANDARD FIRE INSURANCE COMPANY	1.94%	\$23,177,069	\$25,122,019	\$15,399,701	\$15,428,815	61.42%
10	ALLSTATE INDEMNITY COMPANY	1.85%	\$22,202,989	\$23,126,295	\$17,235,190	\$18,475,905	79.89%
11	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.71%	\$20,523,814	\$19,583,020	\$15,536,183	\$16,622,346	84.88%
12	FARMERS INSURANCE EXCHANGE	1.68%	\$20,098,154	\$13,347,032	\$10,361,572	\$13,086,163	98.05%
13	TRAVELERS HOME AND MARINE INSURANCE CO THE	1.52%	\$18,251,589	\$12,957,369	\$8,524,327	\$11,516,678	88.88%
14	ALLSTATE INSURANCE COMPANY	1.47%	\$17,602,854	\$18,422,456	\$11,165,058	\$10,738,451	58.29%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.45%	\$17,327,633	\$16,501,973	\$15,755,054	\$16,503,971	100.01%
16	AMCO INSURANCE COMPANY	1.42%	\$16,948,348	\$17,822,183	\$14,125,917	\$12,476,978	70.01%
17	MIDWESTERN INDEMNITY COMPANY THE	1.01%	\$12,063,128	\$10,415,782	\$8,140,239	\$8,472,417	81.34%
18	AUTO OWNERS INSURANCE COMPANY	0.92%	\$10,961,922	\$11,041,318	\$15,035,036	\$15,571,970	141.03%
19	CAMERON MUTUAL INSURANCE COMPANY	0.88%	\$10,557,541	\$11,180,396	\$11,677,111	\$12,290,348	109.93%
20	COUNTRY MUTUAL INSURANCE COMPANY	0.88%	\$10,514,704	\$9,879,208	\$7,763,111	\$8,045,109	81.43%
21	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.81%	\$9,712,382	\$9,894,994	\$4,497,912	\$4,865,445	49.17%
22	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.81%	\$9,710,618	\$9,133,609	\$7,651,416	\$6,530,338	71.50%
23	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.81%	\$9,695,032	\$9,834,074	\$10,325,258	\$9,919,926	100.87%
24	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	0.80%	\$9,555,701	\$6,411,227	\$4,868,567	\$5,302,511	82.71%
25	USAA CASUALTY INSURANCE COMPANY	0.75%	\$8,927,263	\$8,357,995	\$5,950,981	\$6,399,667	76.57%
26	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.69%	\$8,215,249	\$8,221,755	\$6,853,444	\$5,293,116	64.38%
27	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.67%	\$8,042,475	\$8,759,694	\$9,550,955	\$8,545,950	97.56%
28	GREAT NORTHERN INSURANCE COMPANY	0.65%	\$7,742,575	\$7,805,051	\$3,234,155	\$3,035,175	38.89%
29	LITITZ MUTUAL INSURANCE COMPANY	0.58%	\$6,970,883	\$7,398,901	\$8,822,073	\$8,531,343	115.31%
30	HOMESITE INDEMNITY COMPANY	0.52%	\$6,270,213	\$5,713,867	\$4,078,702	\$4,056,811	71.00%
31	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.46%	\$5,517,922	\$5,131,142	\$2,267,492	\$2,319,360	45.20%
32	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.40%	\$4,831,104	\$4,854,767	\$3,754,682	\$4,648,541	95.75%
33	CINCINNATI INSURANCE COMPANY THE	0.35%	\$4,168,063	\$4,121,636	\$2,572,607	\$2,843,318	68.99%
34	ELECTRIC INSURANCE COMPANY	0.34%	\$4,119,820	\$3,053,126	\$1,978,026	\$2,391,648	78.33%
35	ECONOMY PREMIER ASSURANCE COMPANY	0.31%	\$3,751,057	\$3,937,225	\$2,032,271	\$1,566,752	39.79%
36	FIREMANS FUND INSURANCE COMPANY	0.28%	\$3,408,997	\$3,729,138	\$2,079,220	\$3,215,939	86.24%
37	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.26%	\$3,163,334	\$2,762,201	\$2,078,451	\$2,579,883	93.40%
38	COLUMBIA NATIONAL INSURANCE COMPANY	0.26%	\$3,083,128	\$3,067,985	\$3,915,782	\$4,101,177	133.68%
39	VIGILANT INSURANCE COMPANY	0.25%	\$3,004,619	\$3,205,857	\$868,438	\$895,257	27.93%
40	OWNERS INSURANCE COMPANY	0.25%	\$2,972,094	\$2,713,645	\$3,729,164	\$3,484,997	128.42%
41	FIDELITY NATIONAL INSURANCE COMPANY	0.24%	\$2,882,516	\$3,990,017	\$5,718,388	\$3,586,009	89.87%
42	SENTINEL INSURANCE COMPANY LTD	0.24%	\$2,877,772	\$2,898,811	\$1,856,319	\$1,750,620	60.39%
43	FOREMOST INSURANCE COMPANY	0.24%	\$2,858,579	\$3,192,816	\$2,130,089	\$1,797,352	56.29%
44	GUIDEONE MUTUAL INSURANCE COMPANY	0.24%	\$2,818,385	\$2,832,393	\$3,600,788	\$3,964,762	139.98%
45	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.23%	\$2,770,000	\$2,521,515	\$783,438	\$692,484	27.46%
46	ALLIANCE INSURANCE COMPANY INC	0.22%	\$2,615,446	\$2,503,650	\$3,710,606	\$3,694,010	147.54%
47	ENCOMPASS INDEMNITY COMPANY	0.21%	\$2,502,656	\$2,501,862	\$2,557,554	\$2,522,408	100.82%
48	PACIFIC INDEMNITY COMPANY	0.21%	\$2,470,623	\$2,572,340	\$897,866	\$839,107	32.62%
49	AUTOMOBILE INS CO OF HARTFORD CT	0.18%	\$2,133,364	\$2,305,173	\$1,456,322	\$1,149,392	49.86%
50	ACUITY A MUTUAL INSURANCE COMPANY	0.17%	\$2,091,216	\$1,869,586	\$1,597,327	\$1,986,479	106.25%
51	UNITRIN PREFERRED INSURANCE COMPANY	0.17%	\$2,082,476	\$1,241,212	\$1,889,195	\$2,442,475	196.78%
52	MILLERS FIRST INSURANCE COMANY	0.17%	\$2,022,350	\$2,069,872	\$1,027,813	\$1,198,843	57.92%
53	MIDDLESEX INSURANCE COMPANY	0.17%	\$1,994,413	\$1,667,039	\$2,382,593	\$2,115,683	126.91%
54	COLUMBIA MUTUAL INSURANCE COMPANY	0.16%	\$1,962,579	\$1,998,998	\$1,463,151	\$1,269,570	63.51%
55	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.16%	\$1,956,816	\$1,892,708	\$3,008,682	\$2,934,381	155.04%
56	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$1,926,861	\$1,955,400	\$1,989,179	\$1,757,862	89.90%
57	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.14%	\$1,684,631	\$1,759,124	\$835,928	\$773,872	43.99%
58	AMICA MUTUAL INSURANCE COMPANY	0.14%	\$1,654,968	\$1,569,023	\$2,176,755	\$1,941,915	123.77%
59	SECURA SUPREME INSURANCE COMPANY	0.14%	\$1,654,258	\$1,813,993	\$751,672	\$904,891	49.88%
60	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.14%	\$1,649,946	\$1,617,946	\$546,418	\$641,753	39.66%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	MILLERS CLASSIFIED INSURANCE COMPANY	0.14%	\$1,645,154	\$1,690,638	\$617,639	\$565,970	33.48%
62	NATIONAL SURETY CORPORATION	0.13%	\$1,592,239	\$777,421	\$93,368	\$684,257	88.02%
63	FEDERAL INSURANCE COMPANY	0.13%	\$1,541,174	\$1,642,806	\$943,243	\$519,731	31.64%
64	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.13%	\$1,514,797	\$1,417,938	\$1,434,259	\$1,408,577	99.34%
65	ARMED FORCES INSURANCE EXCHANGE	0.11%	\$1,295,158	\$1,318,805	\$1,333,261	\$1,188,119	90.09%
66	DEPOSITORS INSURANCE COMPANY	0.11%	\$1,276,857	\$1,452,858	\$1,685,028	\$614,782	42.32%
67	AMERICAN INSURANCE COMPANY THE	0.10%	\$1,251,449	\$892,689	\$230,739	\$202,759	22.71%
68	TEACHERS INSURANCE COMPANY	0.10%	\$1,233,935	\$1,145,834	\$1,617,775	\$1,785,353	155.81%
69	BALBOA INSURANCE COMPANY	0.10%	\$1,167,935	\$1,446,271	\$650,809	\$905,210	62.59%
70	CIVIC PROPERTY & CASUALTY CO	0.09%	\$1,129,234	\$1,156,963	\$704,217	\$686,409	59.33%
71	QBE INSURANCE CORPORATION	0.09%	\$1,111,153	\$156,337	\$0	\$77,516	49.58%
72	CHUBB NATIONAL INSURANCE COMPANY	0.09%	\$1,068,827	\$838,717	\$235,147	\$565,919	67.47%
73	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.09%	\$1,057,284	\$1,194,516	\$1,103,940	\$890,801	74.57%
74	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.08%	\$962,986	\$996,018	\$430,895	\$488,200	49.02%
75	HARTFORD CASUALTY INSURANCE CO	0.08%	\$916,031	\$1,029,383	\$648,873	\$643,035	62.47%
76	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	0.07%	\$883,075	\$791,221	\$576,212	\$677,329	85.61%
77	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.07%	\$867,434	\$852,393	\$627,495	\$740,805	86.91%
78	UNITED FIRE AND CASUALTY COMPANY	0.07%	\$854,462	\$814,151	\$1,267,315	\$1,612,137	198.01%
79	WEST AMERICAN INSURANCE COMPANY	0.06%	\$753,438	\$802,351	\$536,584	\$511,842	63.79%
80	KEMPER INDEPENDENCE INSURANCE COMPANY	0.06%	\$665,541	\$727,269	\$427,337	\$296,341	40.75%
81	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.05%	\$582,118	\$424,187	\$588,038	\$565,939	133.42%
82	UNION INSURANCE COMPANY OF PROVIDENCE	0.04%	\$504,337	\$585,030	\$735,231	\$734,405	125.53%
83	SECURA INSURANCE A MUTUAL COMPANY	0.04%	\$455,235	\$521,986	\$133,393	\$85,385	16.36%
84	TRAVELERS PROPERTY CASUALTY INSURANCE CO	0.04%	\$446,859	\$309,766	\$99,431	\$150,210	48.49%
85	NATIONAL LLOYDS INSURANCE COMPANY	0.04%	\$433,622	\$444,987	\$400,960	\$498,322	111.99%
86	PHARMACISTS MUTUAL INSURANCE COMPANY	0.04%	\$429,734	\$435,801	\$184,725	\$225,759	51.80%
87	AMERICAN SECURITY INSURANCE COMPANY	0.03%	\$405,382	\$402,819	\$300,387	\$254,559	63.19%
88	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$381,388	\$89,308	\$30,596	\$97,507	109.18%
89	USAA GENERAL INDEMNITY COMPANY	0.03%	\$376,819	\$245,953	\$192,090	\$271,541	110.40%
90	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$375,983	\$399,503	\$241,142	\$191,943	48.05%
91	HORACE MANN INSURANCE COMPANY	0.03%	\$324,537	\$328,166	\$180,824	\$156,812	47.78%
92	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.03%	\$303,245	\$232,974	\$77,467	\$85,988	36.91%
93	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$289,690	\$224,701	\$158,399	\$188,875	84.06%
94	EMPIRE FIRE AND MARINE INSURANCE CO	0.02%	\$262,766	\$257,479	\$0	\$38,013	14.76%
95	EMCASCO INSURANCE COMPANY	0.02%	\$256,911	\$298,476	\$192,396	\$214,746	71.95%
96	AMERICAN MODERN SELECT INSURANCE COMPANY	0.02%	\$249,552	\$190,894	\$84,594	\$23,253	12.18%
97	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$227,643	\$267,086	\$284,062	\$278,551	104.29%
98	TWIN CITY FIRE INSURANCE COMPANY	0.02%	\$221,102	\$237,674	\$134,246	\$136,503	57.43%
99	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$155,374	\$137,597	\$25,819	\$70,682	51.37%
100	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$152,569	\$140,532	\$333,282	\$338,384	240.79%
101	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$137,274	\$144,390	\$133,455	\$85,254	59.04%
102	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$134,790	\$128,319	\$213,279	\$209,279	163.09%
103	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$129,169	\$135,361	\$147,269	\$350,469	258.91%
104	MUTUALAID EXCHANGE	0.01%	\$129,006	\$126,743	\$317,691	\$347,732	274.36%
105	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.01%	\$108,509	\$2,859	\$0	\$0	0.00%
106	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$107,415	\$115,885	\$74,396	\$83,097	71.71%
107	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$76,276	\$89,485	\$142,264	\$256,267	286.38%
108	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.01%	\$68,720	\$74,151	\$34,511	\$31,355	42.29%
109	HARTFORD FIRE INSURANCE COMPANY	0.01%	\$66,063	\$76,950	\$59,167	\$59,167	76.89%
110	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$59,203	\$77,053	\$12,162	-\$9,311	-12.08%
111	FIRST AMERICAN PROPERTY & CASUALTY INS COMPANY	0.00%	\$58,057	\$37,209	\$41,064	\$61,840	166.20%
112	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$52,083	\$57,145	\$20,640	\$24,352	42.61%
113	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$48,735	\$347,135	\$193,311	\$181,809	52.37%
114	MERASTAR INSURANCE COMPANY	0.00%	\$47,967	\$48,889	\$12,055	\$14,067	28.77%
115	NATIONAL CASUALTY COMPANY	0.00%	\$46,662	\$78,882	\$176,985	\$67,863	86.03%
116	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$43,513	\$37,262	\$27,069	\$27,595	74.06%
117	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	\$43,401	\$50,273	\$6,758	\$6,758	13.44%
118	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$31,067	\$32,326	\$5,962	\$5,962	18.44%
119	HANOVER INSURANCE COMPANY THE	0.00%	\$29,044	\$32,835	\$3,333	\$3,333	10.15%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	EXACT PROPERTY & CASUALTY	0.00%	\$24,027	\$24,822	\$0	-\$1,563	-6.30%
121	AFFILIATED FM INSURANCE COMPANY	0.00%	\$19,800	\$18,748	\$0	\$0	0.00%
122	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$17,622	\$12,052	\$7,263	\$7,297	60.55%
123	MFS MUTUAL INSURANCE COMPANY	0.00%	\$6,777	\$7,182	\$2,957	\$2,957	41.17%
124	WESTFIELD INSURANCE COMPANY	0.00%	\$1,247	\$1,199	\$0	\$54	4.50%
125	RANCHERS AND FARMERS INSURANCE COMPANY	0.00%	\$1,221	\$253	\$0	\$0	0.00%
126	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$800	-\$7,377	N/A
127	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.00%	\$0	\$0	\$5,928	\$3,710	N/A
128	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
129	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$5	\$0	-\$561	11220.00%
130	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$199	N/A
131	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$128	N/A
132	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
133	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG PA	0.00%	\$0	\$0	-\$3,026	-\$3,026	N/A
134	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
135	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50	N/A
136	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
137	AMERICAN STATES INSURANCE COMPANY OF TEXAS	0.00%	\$0	\$0	-\$280	-\$261	N/A
138	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$316	N/A
139	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$453	N/A
140	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$0	\$0	\$10,000	\$6,394	N/A
141	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$4,000	-\$2,636	N/A
142	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	\$0	N/A
143	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,152	N/A
144	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$97	N/A
145	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1,570	N/A
146	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,916	N/A
147	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$36,300	-\$63,362	N/A
148	ONEBEACON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$80	N/A
149	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$77	N/A
150	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
151	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$512	N/A
152	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$70	N/A
153	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$33,865	N/A
154	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$36,160	-\$12,444	N/A
155	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,220	-\$48,856	N/A
156	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$0	\$0	\$75,000	-\$139,871	N/A
157	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$116	N/A
158	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$904	N/A
159	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$1,655	\$7,522	N/A
160	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,156	N/A
161	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$6,601	\$6,601	N/A
162	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$306	N/A
163	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$242	N/A
164	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$75	-\$448	N/A
165	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$156	N/A
166	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	0.00%	\$0	\$0	\$75	-\$5,143	N/A
167	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$346	N/A
168	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$1	N/A
169	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	\$308	N/A
170	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
171	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$65,467	-\$51,251	N/A
172	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$2,632	-\$17,354	N/A
173	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$0	\$0	\$0	-\$12	N/A
174	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28	N/A
175	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$3,081	\$3,081	N/A
176	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$1,506	-\$25,539	N/A
177	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$401	N/A
178	AMERICAN STATES PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$145	-\$46	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$9,585	\$3,118	N/A
180	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$250,000	\$145,436	N/A
181	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$127,187	N/A
182	TRAVELERS PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
183	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$412	N/A
184	SECURITY NATIONAL INSURANCE COMPANY	0.00%	-\$56	-\$56	\$100	-\$8,392	14985.71%
185	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	-\$1,596	-\$1,938	\$10,000	-\$20	1.03%
TOTAL		100.00%	\$1,197,095,955	\$1,159,999,605	\$940,823,123	\$986,372,454	85.03%

**TOTAL  
PRIVATE PASSENGER  
AUTO INSURANCE**

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	20.89%	\$580,372,591	\$575,291,329	\$390,291,346	\$404,553,376	70.32%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	15.75%	\$437,469,991	\$437,557,156	\$287,338,333	\$301,304,774	68.86%
3	SHELTER MUTUAL INSURANCE COMPANY	5.22%	\$145,093,414	\$144,101,471	\$93,680,584	\$90,003,509	62.46%
4	FARMERS INSURANCE COMPANY INC	5.03%	\$139,618,355	\$136,191,558	\$80,466,488	\$89,260,301	65.54%
5	SAFECO INSURANCE COMPANY OF ILLINOIS	4.24%	\$117,741,177	\$120,830,486	\$67,049,071	\$69,890,347	57.84%
6	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.11%	\$86,394,324	\$88,236,584	\$52,133,899	\$49,724,361	56.35%
7	PROGRESSIVE PREFERRED INSURANCE COMPANY	2.69%	\$74,606,498	\$72,030,789	\$41,521,924	\$45,067,102	62.57%
8	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	2.07%	\$57,439,942	\$61,572,565	\$44,490,804	\$39,326,991	63.87%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.99%	\$55,332,341	\$55,149,456	\$34,672,833	\$32,638,414	59.18%
10	GEICO GENERAL INS CO	1.82%	\$50,691,305	\$48,983,031	\$31,249,693	\$33,701,432	68.80%
11	PROGRESSIVE DIRECT INSURANCE COMPANY	1.67%	\$46,394,547	\$43,884,440	\$22,692,169	\$24,690,068	56.26%
12	STATE FARM FIRE AND CASUALTY COMPANY	1.63%	\$45,390,941	\$44,977,421	\$32,525,496	\$34,041,098	75.68%
13	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	1.59%	\$44,312,454	\$46,868,963	\$27,322,138	\$26,513,167	56.57%
14	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	1.58%	\$43,907,377	\$40,264,811	\$20,604,468	\$24,995,406	62.08%
15	ALLSTATE INSURANCE COMPANY	1.46%	\$40,437,501	\$42,047,617	\$40,755,090	\$36,545,793	86.92%
16	TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	1.35%	\$37,390,120	\$34,807,046	\$17,577,075	\$21,608,015	62.08%
17	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.30%	\$36,066,350	\$34,863,731	\$16,017,916	\$18,694,217	53.62%
18	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.28%	\$35,663,861	\$35,423,544	\$26,255,322	\$27,574,227	77.84%
19	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.07%	\$29,663,058	\$28,488,504	\$16,211,217	\$15,085,672	52.95%
20	GEICO INDEMNITY COMPANY	1.02%	\$28,429,802	\$26,276,208	\$14,166,337	\$16,076,428	61.18%
21	MID CENTURY INSURANCE COMPANY	1.01%	\$28,161,648	\$29,463,714	\$18,993,256	\$20,421,260	69.31%
22	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.85%	\$23,591,168	\$24,288,336	\$16,281,214	\$13,583,129	55.92%
23	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.85%	\$23,578,747	\$22,684,717	\$12,341,167	\$14,221,239	62.69%
24	USAA CASUALTY INSURANCE COMPANY	0.78%	\$21,705,599	\$21,396,666	\$15,398,185	\$15,727,231	73.50%
25	MIDWESTERN INDEMNITY COMPANY THE	0.77%	\$21,366,885	\$18,085,444	\$10,745,186	\$10,980,543	60.71%
26	PROGRESSIVE MAX INSURANCE COMPANY	0.73%	\$20,403,382	\$21,736,775	\$14,245,102	\$12,332,752	56.74%
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.72%	\$19,874,345	\$19,399,872	\$12,057,379	\$12,802,008	65.99%
28	CAMERON MUTUAL INSURANCE COMPANY	0.64%	\$17,793,173	\$17,815,721	\$11,820,974	\$12,695,520	71.26%
29	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.62%	\$17,142,500	\$17,176,601	\$12,058,741	\$10,798,268	62.87%
30	CORNERSTONE NATIONAL INSURANCE COMPANY	0.60%	\$16,568,806	\$16,891,350	\$9,990,300	\$10,275,164	60.83%
31	DAIRYLAND INSURANCE COMPANY	0.59%	\$16,486,682	\$16,689,112	\$9,657,656	\$10,431,196	62.50%
32	ESURANCE INSURANCE COMPANY	0.55%	\$15,369,986	\$15,795,536	\$10,406,941	\$10,837,703	68.61%
33	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.52%	\$14,322,440	\$15,162,874	\$8,738,424	\$9,208,435	60.73%
34	TWIN CITY FIRE INSURANCE COMPANY	0.51%	\$14,179,850	\$12,344,826	\$6,698,219	\$7,993,779	64.75%
35	AUTO CLUB FAMILY INSURANCE COMPANY	0.50%	\$13,772,326	\$14,182,727	\$9,661,994	\$9,315,871	65.68%
36	COLUMBIA MUTUAL INSURANCE COMPANY	0.47%	\$13,111,386	\$12,683,787	\$8,342,826	\$7,467,266	58.87%
37	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.43%	\$11,889,103	\$12,560,393	\$8,370,325	\$7,542,867	60.05%
38	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.37%	\$10,259,718	\$9,105,768	\$6,773,768	\$7,293,275	80.10%
39	FINANCIAL INDEMNITY COMPANY	0.35%	\$9,804,702	\$11,028,193	\$7,891,123	\$7,677,251	69.61%
40	AFFIRMATIVE INSURANCE COMPANY	0.34%	\$9,513,564	\$11,656,388	\$8,260,968	\$9,204,049	78.96%
41	COUNTRY PREFERRED INSURANCE COMPANY	0.29%	\$8,068,172	\$7,836,825	\$4,033,008	\$4,418,086	56.38%
42	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.29%	\$8,003,073	\$7,448,081	\$5,399,242	\$6,070,730	81.51%
43	SAFE AUTO INSURANCE COMPANY	0.27%	\$7,631,994	\$5,450,726	\$2,380,835	\$3,795,352	69.63%
44	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.26%	\$7,348,859	\$7,751,850	\$6,046,056	\$5,194,537	67.01%
45	ALLSTATE INDEMNITY COMPANY	0.26%	\$7,123,306	\$7,435,754	\$4,128,683	\$4,458,769	59.96%
46	BRISTOL WEST INSURANCE COMPANY	0.26%	\$7,097,556	\$5,692,341	\$2,128,580	\$3,004,620	52.78%
47	CAMERON NATIONAL INSURANCE COMPANY	0.24%	\$6,645,688	\$6,046,930	\$4,889,355	\$4,593,348	75.96%
48	VIKING INSURANCE COMPANY OF WISCONSIN	0.24%	\$6,592,220	\$6,103,824	\$3,569,418	\$3,303,884	54.13%
49	AUTO OWNERS INSURANCE COMPANY	0.22%	\$6,059,813	\$6,009,037	\$3,955,241	\$2,995,105	49.84%
50	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.21%	\$5,880,431	\$6,393,114	\$4,661,315	\$4,009,652	62.72%
51	UNIVERSAL CASUALTY COMPANY	0.20%	\$5,569,881	\$2,290,024	\$265,610	\$887,130	38.74%
52	NATIONAL GENERAL INSURANCE COMPANY	0.20%	\$5,498,520	\$6,277,462	\$4,429,381	\$3,869,296	61.64%
53	OWNERS INSURANCE COMPANY	0.19%	\$5,370,795	\$5,002,493	\$3,206,010	\$3,635,383	72.67%
54	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.19%	\$5,360,644	\$5,396,831	\$2,987,190	\$1,725,868	31.98%
55	MENDOTA INSURANCE COMPANY	0.18%	\$5,138,241	\$5,160,227	\$3,168,643	\$2,462,389	47.72%
56	COUNTRY MUTUAL INSURANCE COMPANY	0.18%	\$4,983,239	\$5,070,327	\$3,167,529	\$3,276,330	64.62%
57	AIG CENTENNIAL INSURANCE COMPANY	0.17%	\$4,646,308	\$3,941,248	\$1,946,185	\$3,294,037	83.58%
58	SHELTER GENERAL INSURANCE COMPANY	0.16%	\$4,541,480	\$4,688,736	\$14,185,889	\$2,631,543	56.12%
59	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.16%	\$4,507,480	\$4,525,902	\$2,659,001	\$2,183,955	48.25%
60	DIRECT GENERAL INSURANCE COMPANY	0.16%	\$4,498,711	\$4,513,418	\$2,872,037	\$3,416,564	75.70%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.16%	\$4,340,916	\$4,825,229	\$3,314,417	\$3,339,784	69.22%
62	FIREMANS FUND INSURANCE COMPANY	0.15%	\$4,186,764	\$4,599,021	\$3,264,809	\$3,407,843	74.10%
63	TRADERS INSURANCE COMPANY	0.15%	\$4,165,879	\$3,910,542	\$2,736,319	\$1,930,000	49.35%
64	ALFA VISION INSURANCE CORPORATION	0.14%	\$4,022,021	\$4,660,330	\$3,184,265	\$2,133,911	45.79%
65	ELECTRIC INSURANCE COMPANY	0.14%	\$3,953,594	\$2,864,704	\$1,490,707	\$1,586,586	55.38%
66	HAULERS INSURANCE COMPANY INC	0.14%	\$3,949,861	\$3,971,159	\$3,025,136	\$3,274,956	82.47%
67	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.14%	\$3,843,743	\$4,052,505	\$1,918,388	\$2,624,085	64.75%
68	FOREMOST INSURANCE COMPANY	0.14%	\$3,829,209	\$3,646,649	\$2,748,806	\$2,862,513	78.50%
69	YOUNG AMERICA INSURANCE COMPANY	0.14%	\$3,803,312	\$3,684,098	\$2,045,783	\$2,183,543	59.27%
70	MERIDIAN SECURITY INSURANCE COMPANY	0.13%	\$3,668,599	\$2,669,551	\$1,098,174	\$1,931,187	72.34%
71	GRINNELL MUTUAL REINSURANCE COMPANY	0.13%	\$3,645,743	\$3,727,420	\$1,721,697	\$1,913,818	51.34%
72	ACUITY A MUTUAL INSURANCE COMPANY	0.13%	\$3,633,421	\$3,269,599	\$2,431,260	\$2,542,860	77.77%
73	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.13%	\$3,619,672	\$3,756,899	\$2,314,689	\$2,602,839	69.28%
74	TRAVELERS PERSONAL INSURANCE COMPANY	0.13%	\$3,591,834	\$4,125,843	\$2,216,295	\$1,551,314	37.60%
75	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.13%	\$3,512,365	\$3,661,125	\$2,625,908	\$2,517,948	68.78%
76	USAA GENERAL INDEMNITY COMPANY	0.12%	\$3,335,097	\$2,883,880	\$2,244,060	\$2,693,511	93.40%
77	AMERICAN HOME ASSURANCE COMPANY	0.12%	\$3,295,786	\$3,663,189	\$2,490,765	\$2,530,644	69.08%
78	CONSUMERS INSURANCE USA INC	0.12%	\$3,224,440	\$3,440,022	\$2,737,033	\$3,001,836	87.26%
79	ENCOMPASS INDEMNITY COMPANY	0.12%	\$3,219,403	\$4,000,305	\$2,288,552	\$2,382,113	59.55%
80	AIG NATIONAL INSURANCE COMPANY INC	0.12%	\$3,219,015	\$4,311,372	\$4,112,464	\$3,591,747	83.31%
81	DIRECT NATIONAL INSURANCE COMPANY	0.12%	\$3,215,892	\$3,063,977	\$1,268,325	\$2,040,298	66.59%
82	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.11%	\$3,076,970	\$3,025,114	\$1,681,158	\$1,711,884	56.59%
83	AIG PREMIER INSURANCE COMPANY	0.11%	\$2,925,187	\$3,414,743	\$1,778,326	\$2,617,631	76.66%
84	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	0.10%	\$2,849,460	\$3,498,481	\$3,630,025	\$2,391,158	68.35%
85	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.10%	\$2,704,163	\$2,692,081	\$1,364,237	\$1,829,078	67.94%
86	GMAC INSURANCE COMPANY ONLINE INC	0.10%	\$2,682,141	\$1,961,363	\$1,311,871	\$2,219,834	113.18%
87	UNITRIN PREFERRED INSURANCE COMPANY	0.09%	\$2,627,743	\$1,831,413	\$1,002,241	\$1,598,292	87.27%
88	INFINITY AUTO INSURANCE COMPANY	0.09%	\$2,537,409	\$3,159,964	\$2,642,341	\$2,077,815	65.75%
89	SECURA SUPREME INSURANCE COMPANY	0.09%	\$2,511,014	\$2,768,500	\$1,330,619	\$1,521,610	54.96%
90	CINCINNATI INSURANCE COMPANY THE	0.09%	\$2,508,671	\$2,501,577	\$2,263,941	\$675,925	27.02%
91	GUIDEONE AMERICA INSURANCE COMPANY	0.09%	\$2,491,684	\$2,503,104	\$2,238,793	\$2,091,234	83.55%
92	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG PA	0.09%	\$2,412,859	\$2,590,978	\$528,801	\$266,206	10.27%
93	MIDDLESEX INSURANCE COMPANY	0.09%	\$2,410,615	\$2,219,291	\$1,104,970	\$1,656,747	74.65%
94	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$2,376,416	\$2,441,974	\$1,907,078	\$1,177,651	48.23%
95	GRINNELL SELECT INSURANCE COMPANY	0.09%	\$2,370,749	\$2,284,428	\$1,609,884	\$1,576,710	69.02%
96	MILLERS FIRST INSURANCE COMANY	0.08%	\$2,345,689	\$2,402,575	\$1,676,061	\$1,681,559	69.99%
97	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.08%	\$2,289,406	\$2,420,645	\$1,861,956	\$1,621,638	66.99%
98	AMICA MUTUAL INSURANCE COMPANY	0.08%	\$2,208,520	\$2,057,105	\$1,232,603	\$2,100,739	102.12%
99	ECONOMY PREMIER ASSURANCE COMPANY	0.08%	\$2,112,254	\$2,236,997	\$1,110,078	\$1,265,301	56.56%
100	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$2,001,068	\$2,179,371	\$1,329,460	\$1,548,641	71.06%
101	AIU INSURANCE COMPANY	0.06%	\$1,759,931	\$1,853,606	\$1,374,834	\$1,586,649	85.60%
102	FIDELITY NATIONAL INSURANCE COMPANY	0.06%	\$1,755,999	\$1,733,192	\$1,441,553	\$2,568,538	148.20%
103	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.06%	\$1,685,417	\$1,778,242	\$1,248,782	\$977,908	54.99%
104	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.06%	\$1,684,302	\$1,579,484	\$908,946	\$1,294,841	81.98%
105	GEICO CASUALTY COMPANY	0.06%	\$1,550,019	\$1,792,974	\$1,214,463	\$621,051	34.64%
106	RESPONSE WORLDWIDE INSURANCE COMPANY	0.06%	\$1,532,663	\$1,435,953	\$1,217,165	\$1,404,311	97.80%
107	FIRST LIBERTY INSURANCE CORP THE	0.05%	\$1,514,641	\$1,304,888	\$708,295	\$700,126	53.65%
108	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.05%	\$1,498,799	\$1,375,815	\$931,522	\$671,227	48.79%
109	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.05%	\$1,493,840	\$1,317,372	\$945,874	\$1,168,860	88.73%
110	ESSENTIA INSURANCE COMPANY	0.05%	\$1,482,733	\$628,157	\$202,704	\$328,820	52.35%
111	INFINITY ASSURANCE INSURANCE COMPANY	0.05%	\$1,471,289	\$1,909,419	\$2,226,891	\$875,666	45.86%
112	GUIDEONE ELITE INSURANCE COMPANY	0.05%	\$1,449,961	\$1,501,155	\$926,306	\$950,808	63.34%
113	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.05%	\$1,382,706	\$1,468,147	\$818,684	\$501,154	34.14%
114	AMERICAN SERVICE INSURANCE COMPANY	0.05%	\$1,286,448	\$1,491,105	\$822,092	\$911,978	61.16%
115	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$1,241,077	\$1,331,192	\$720,939	\$743,916	55.88%
116	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.04%	\$1,203,829	\$1,375,258	\$890,729	\$854,067	62.10%
117	OMNI INDEMNITY COMPANY	0.04%	\$1,194,052	\$951,767	\$441,784	\$879,128	92.37%
118	KEMPER INDEPENDENCE INSURANCE COMPANY	0.04%	\$1,156,931	\$1,286,908	\$681,420	\$1,024,678	79.62%
119	SAGAMORE INSURANCE COMPANY	0.04%	\$1,150,372	\$1,136,461	\$689,051	\$662,017	58.25%



**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	21ST CENTURY INSURANCE COMPANY	0.04%	\$1,122,695	\$1,308,834	\$1,594,782	\$1,721,728	131.55%
121	HALLMARK INSURANCE COMPANY	0.04%	\$1,089,559	\$992,624	\$389,707	\$650,201	65.50%
122	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.04%	\$1,076,154	\$1,184,524	\$1,079,399	\$782,258	66.04%
123	NEW SOUTH INSURANCE COMPANY	0.04%	\$1,020,277	\$1,373,157	\$1,436,183	\$1,178,488	85.82%
124	TRAVCO INSURANCE COMPANY	0.04%	\$1,018,270	\$1,110,809	\$361,567	\$213,007	19.18%
125	WORKMENS AUTO INSURANCE COMPANY	0.04%	\$984,261	\$995,976	\$672,219	\$297,127	29.83%
126	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.04%	\$981,600	\$832,463	\$652,704	\$856,431	102.88%
127	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.03%	\$957,029	\$1,098,770	\$418,900	\$479,340	43.63%
128	WEST AMERICAN INSURANCE COMPANY	0.03%	\$929,464	\$982,074	\$559,084	\$355,071	36.16%
129	VIGILANT INSURANCE COMPANY	0.03%	\$920,226	\$998,605	\$1,116,835	\$600,521	60.14%
130	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.03%	\$904,185	\$1,104,227	\$719,243	\$49,856	4.52%
131	NATIONAL GENERAL ASSURANCE COMPANY	0.03%	\$883,819	\$914,251	\$525,556	\$455,464	49.82%
132	INFINITY INDEMNITY INSURANCE COMPANY	0.03%	\$860,542	\$879,927	\$573,105	\$629,770	71.57%
133	FEDERAL INSURANCE COMPANY	0.03%	\$803,347	\$830,439	\$279,695	\$174,124	20.97%
134	AMCO INSURANCE COMPANY	0.03%	\$780,063	\$1,822,948	\$3,396,815	\$791,554	43.42%
135	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.03%	\$741,739	\$780,767	\$352,539	\$212,844	27.26%
136	INSUREMAX INSURANCE COMPANY	0.03%	\$732,559	\$693,303	\$617,846	\$178,891	25.80%
137	TEACHERS INSURANCE COMPANY	0.03%	\$697,165	\$734,345	\$355,748	\$410,074	55.84%
138	AIG CASUALTY COMPANY	0.02%	\$687,261	\$976,464	\$963,229	\$962,160	98.54%
139	MIC GENERAL INSURANCE CORPORATION	0.02%	\$681,875	\$808,181	\$518,677	\$483,209	59.79%
140	RESPONSE INSURANCE COMPANY	0.02%	\$669,979	\$556,649	\$385,516	\$427,935	76.88%
141	HARTFORD FIRE INSURANCE COMPANY	0.02%	\$654,493	\$811,193	\$590,561	\$551,121	67.94%
142	PHOENIX INSURANCE COMPANY THE	0.02%	\$635,612	\$686,019	\$230,889	\$220,123	32.09%
143	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.02%	\$633,678	\$541,447	\$196,224	\$200,846	37.09%
144	GUIDEONE MUTUAL INSURANCE COMPANY	0.02%	\$614,151	\$654,497	\$519,395	\$323,058	49.36%
145	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$610,259	\$577,688	\$497,456	\$484,547	83.88%
146	BALBOA INSURANCE COMPANY	0.02%	\$610,081	\$742,989	\$150,218	\$361,600	48.67%
147	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$599,976	\$570,601	\$517,761	\$353,720	61.99%
148	CHUBB NATIONAL INSURANCE COMPANY	0.02%	\$599,839	\$507,849	\$54,216	\$91,661	18.05%
149	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$561,585	\$564,253	\$307,548	\$354,922	62.90%
150	COUNTRY CASUALTY INSURANCE COMPANY	0.02%	\$560,142	\$561,169	\$504,828	\$418,169	74.52%
151	AIG ADVANTAGE INSURANCE COMPANY	0.02%	\$545,616	\$146,014	\$31,169	\$51,735	35.43%
152	PACIFIC INDEMNITY COMPANY	0.02%	\$485,073	\$513,667	\$491,218	\$489,098	95.22%
153	CHARTER INDEMNITY COMPANY	0.02%	\$440,839	\$428,871	\$275,657	\$54,646	12.74%
154	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$427,559	\$482,120	\$209,816	\$119,822	24.85%
155	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.01%	\$410,705	\$406,558	\$131,602	\$54,765	13.47%
156	OMNI INSURANCE COMPANY	0.01%	\$381,452	\$463,351	\$318,056	-\$146,286	-31.57%
157	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$340,888	\$353,957	\$242,686	\$191,918	54.22%
158	METROPOLITAN CASUALTY INSURANCE COMPANY	0.01%	\$336,629	\$341,359	\$256,906	\$264,735	77.55%
159	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$333,083	\$365,557	\$266,164	\$326,952	89.44%
160	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$332,397	\$345,983	\$211,515	\$222,592	64.34%
161	LIBERTY INSURANCE CORPORATION	0.01%	\$286,000	\$354,654	\$247,056	\$205,857	58.04%
162	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$274,293	\$1,259,239	\$1,120,740	\$885,348	70.31%
163	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$269,656	\$387,619	\$491,699	\$145,152	37.45%
164	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.01%	\$247,792	\$342,209	\$139,440	\$110,464	32.28%
165	INFINITY INSURANCE COMPANY	0.01%	\$246,031	\$236,328	\$110,025	\$105,904	44.81%
166	NATIONAL SURETY CORPORATION	0.01%	\$239,629	\$46,628	\$14,199	\$28,642	61.43%
167	MERASTAR INSURANCE COMPANY	0.01%	\$234,793	\$238,248	\$189,315	\$174,555	73.27%
168	LYNDON SOUTHERN INSURANCE COMPANY	0.01%	\$233,890	\$218,092	\$66,491	\$67,904	31.14%
169	DEERBROOK INSURANCE COMPANY	0.01%	\$208,940	\$237,077	\$210,482	\$50,772	21.42%
170	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$206,810	\$218,478	\$186,236	\$73,715	33.74%
171	PERMANENT GENERAL ASSURANCE CORPORATION	0.01%	\$205,312	\$94,687	\$39,085	\$78,312	82.71%
172	AMERICAN MODERN SELECT INSURANCE COMPANY	0.01%	\$198,123	\$272,597	\$164,941	\$205,536	75.40%
173	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$191,702	\$193,421	\$139,308	\$147,280	76.14%
174	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.01%	\$191,354	\$52,595	\$9,315	\$23,506	44.69%
175	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$187,353	\$50,006	\$298	\$14,333	28.66%
176	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.01%	\$182,335	\$211,337	\$122,614	\$102,090	48.31%
177	SENTINEL INSURANCE COMPANY LTD	0.01%	\$181,938	\$173,657	\$68,497	\$83,875	48.30%
178	EMCASCO INSURANCE COMPANY	0.01%	\$166,685	\$171,176	\$114,292	\$35,185	20.55%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	METROPOLITAN GENERAL INSURANCE COMPANY	0.01%	\$157,347	\$172,028	\$103,924	\$18,578	10.80%
180	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$153,488	\$166,986	\$70,402	\$54,456	32.61%
181	MERITPLAN INSURANCE COMPANY	0.01%	\$139,300	\$118,912	\$64,443	\$318,289	267.67%
182	HORACE MANN INSURANCE COMPANY	0.00%	\$103,371	\$108,609	\$39,374	\$127,741	117.62%
183	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$85,277	\$102,642	\$187,917	\$16,609	16.18%
184	STANDARD FIRE INSURANCE COMPANY	0.00%	\$84,303	\$99,971	\$81,329	\$56,730	56.75%
185	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$83,371	\$100,928	\$115,736	\$61,203	60.64%
186	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$83,087	\$88,164	\$142,032	\$109,978	124.74%
187	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$72,808	\$85,804	\$37,109	\$33,066	38.54%
188	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$66,899	\$29,135	\$5,163	\$35,663	122.41%
189	INTEGON INDEMNITY CORPORATION	0.00%	\$56,044	\$70,843	\$53,427	\$25,628	36.18%
190	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$53,299	\$55,348	\$15,836	\$3,537	6.39%
191	AMERICAN FAMILY HOME INSURANCE COMPANY	0.00%	\$52,790	\$1,718,449	\$1,782,445	\$1,778,437	103.49%
192	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$51,323	\$42,324	\$27,340	\$27,340	64.60%
193	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$48,015	\$32,089	\$0	-\$176	-0.55%
194	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$46,997	\$60,826	\$95,749	\$54,232	89.16%
195	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$44,914	\$43,809	\$18,598	-\$250,773	-572.42%
196	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$43,114	\$40,701	\$3,450	\$7,202	17.69%
197	NORTHBROOK INDEMNITY COMPANY	0.00%	\$36,671	\$44,923	\$50,405	-\$26,850	-59.77%
198	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$31,373	\$35,845	\$12,801	\$314,266	876.74%
199	WESTERN GENERAL INSURANCE COMPANY INC	0.00%	\$26,481	\$26,481	\$8,792	\$8,792	33.20%
200	GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$16,936	\$23,781	\$14,020	\$21,395	89.97%
201	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$16,266	\$16,792	\$3,946	\$5,144	30.63%
202	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$15,414	\$19,153	\$55,570	\$19,896	103.88%
203	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$14,177	\$16,180	\$0	\$0	0.00%
204	TRIUMPH CASUALTY COMPANY	0.00%	\$12,983	\$2,735	\$0	\$98	3.58%
205	DEPOSITORS INSURANCE COMPANY	0.00%	\$10,606	\$1,080,708	\$2,219,082	-\$422,652	-39.11%
206	HANOVER INSURANCE COMPANY THE	0.00%	\$10,454	\$10,970	\$66,926	-\$2,272	-20.71%
207	MASSACHUSETTS BAY INSURANCE COMPANY	0.00%	\$10,346	\$10,781	\$2,757	\$1,954	18.12%
208	HARTFORD CASUALTY INSURANCE CO	0.00%	\$6,881	\$39,227	\$193	\$841	2.14%
209	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.00%	\$3,571	\$13,095	\$0	-\$6,737	-51.45%
210	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$3,129	\$3,532	\$1,230	\$1,230	34.82%
211	TRAVELERS INDEMNITY COMPANY	0.00%	\$1,467	\$1,591	\$67,148	\$65,224	4099.56%
212	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1,283	\$6,240	\$1,523	\$9,182	147.15%
213	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$1,153	\$1,153	\$10,689	\$27,615	2395.06%
214	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$1,132	\$1,299	-\$1,617	-\$134,659	-10366.36%
215	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$763	\$763	\$0	\$0	0.00%
216	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$495	\$679	\$3,481	\$3,149	463.77%
217	PEERLESS INSURANCE COMPANY	0.00%	\$238	\$404	\$757	\$374	92.57%
218	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	\$206	\$206	\$38,453	-\$79,421	-38553.88%
219	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$200	\$200	\$0	-\$5,513	-2756.50%
220	MOTORS INSURANCE CORPORATION	0.00%	\$22	\$48	\$38	\$20	41.67%
221	GATEWAY INSURANCE COMPANY	0.00%	\$13	\$91	\$552,930	-\$259,370	-285021.98%
222	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$6	\$58	\$138	\$2,599	4481.03%
223	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.00%	\$5	\$5	\$4	\$5	100.00%
224	MARYLAND CASUALTY COMPANY	0.00%	\$4	\$6	\$3	-\$163	-2716.67%
225	GENERAL CASUALTY COMPANY OF WISCONSIN	0.00%	\$4	\$4	\$189,614	-\$177,924	-4448100.00%
226	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$2	\$2	\$411,468	-\$69,484	-3474200.00%
227	HISCOX INSURANCE COMPANY INC	0.00%	\$0	\$0	\$73,023	-\$21,477	N/A
228	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$140	N/A
229	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$229	-\$229	N/A
230	ARCH INSURANCE COMPANY	0.00%	\$0	\$0	\$14,981	\$14,981	N/A
231	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$86	N/A
232	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.00%	\$0	\$0	\$2	-\$12	N/A
233	AMERICA FIRST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$621	N/A
234	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$25,921	-\$286,837	N/A
235	FOUNDERS INSURANCE COMPANY	0.00%	\$0	\$0	\$920	-\$2,180	N/A
236	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	0.00%	\$0	\$0	-\$395	-\$395	N/A
237	TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS INC	0.00%	\$0	\$0	\$0	-\$3,537	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$0	-\$48	\$8,087	\$37,837	-78827.08%
239	GENERAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$734	-\$30,759	N/A
240	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$317	-\$2,043	N/A
241	NORTHERN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	-\$4	\$0	-\$5,488	137200.00%
242	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$6	\$0	\$1	16.67%
243	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$15,321	-\$15,179	N/A
244	AMERICAN STATES INSURANCE COMPANY	0.00%	\$0	\$0	\$10,042	-\$2,958	N/A
245	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$10,000	-\$74,417	N/A
246	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$80,803	\$38,094	N/A
247	BITUMINOUS CASUALTY CORPORATION	0.00%	\$0	\$0	\$1	\$1	N/A
248	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$774	N/A
249	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$5,080	N/A
250	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$0	\$6	N/A
251	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
252	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$19	\$11,975	-\$32,223	-169594.74%
253	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
254	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
255	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$5,362	N/A
256	UNITED STATES FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,874	N/A
257	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$16	\$0	-\$912	-5700.00%
258	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$564	\$4,875	N/A
259	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$72,151	\$379,969	N/A
260	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$2	N/A
261	AGCS MARINE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$0	N/A
262	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$31,918	-\$73,310	N/A
263	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
264	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$0	\$0	\$0	N/A
265	NATIONWIDE GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
266	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$388	-\$7,407	N/A
267	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
268	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$6	-\$811,135	-\$476,785	-7946416.67%
269	REGENT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$316	N/A
270	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$483	N/A
271	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$280	-\$94,980	N/A
272	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	-\$471	\$10,701	N/A
273	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$142,013	\$77,091	N/A
274	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	-\$40,219	N/A
275	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,263	N/A
276	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,126	-\$20,144	N/A
277	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,677	N/A
278	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$36,590	-\$22,161	N/A
279	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	\$0	\$0	\$1,800	\$41,070	N/A
280	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$2,754	N/A
281	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$0	-\$594	N/A
282	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	-\$7,740	-\$8,860	N/A
283	AMEX ASSURANCE COMPANY	0.00%	\$0	\$0	\$267,940	-\$58,651	N/A
284	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,614	N/A
285	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$9	N/A
286	PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$70,855	\$155,867	N/A
287	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,100	N/A
288	INFINITY SPECIALITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$867	-\$867	N/A
289	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$12,000	-\$4,452	N/A
290	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,621	-\$3,416	N/A
291	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,158	N/A
292	LINCOLN GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$625	-\$37,634	N/A
293	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
294	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
295	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28	N/A
296	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$569	-\$25,130	N/A
298	AMERICAN STATES PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$40,342	-\$5,073	N/A
299	BEAZLEY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$2,349	-\$40,374	N/A
300	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$100	\$19,036	N/A
301	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,774	-\$2,774	N/A
302	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$1,813	N/A
303	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
304	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
305	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.00%	-\$1	\$1	\$4	\$4	400.00%
306	CUMIS INSURANCE SOCIETY INC	0.00%	-\$3	-\$3	\$0	\$7	-233.33%
307	ACE AMERICAN INSURANCE COMPANY	0.00%	-\$3	-\$3	\$0	\$4,168	-138933.33%
308	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	-\$5	-\$5	\$86,520	\$35,523	-710460.00%
309	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	-\$12	-\$10	\$275	-\$7,320	73200.00%
310	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	-\$34	-\$18	\$15,956	\$15,622	-86788.89%
311	VIRGINIA SURETY COMPANY INC	0.00%	-\$36	\$2,244	\$2,914	\$1,395	62.17%
312	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	-\$45	-\$45	\$130,984	-\$148,660	330355.56%
313	ALLIANCE INSURANCE COMPANY INC	0.00%	-\$50	-\$25	\$0	\$0	0.00%
314	INFINITY STANDARD INSURANCE COMPANY	0.00%	-\$179	\$12	\$109,894	\$35,960	299666.67%
315	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$1,259	\$16,436	\$153,712	\$15,911	96.81%
316	ONEBEACON INSURANCE COMPANY	0.00%	-\$1,386	-\$1,364	-\$4,625	-\$4,662	341.79%
317	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	-\$2,730	\$33,245	\$313,487	-\$60,938	-183.30%
318	TRUMBULL INSURANCE COMPANY	0.00%	-\$8,732	\$73,820	\$182,341	-\$314,693	-426.30%
TOTAL		100.00%	\$2,778,334,278	\$2,765,680,206	\$1,791,179,745	\$1,814,488,748	65.61%

**TOTAL  
COMMERCIAL AUTO  
INSURANCE**

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	4.59%	\$21,931,300	\$22,442,917	\$16,189,327	\$18,399,239	81.98%
2	EMPIRE FIRE AND MARINE INSURANCE CO	3.31%	\$15,786,562	\$17,229,197	\$31,477,858	\$23,392,833	135.77%
3	CINCINNATI INSURANCE COMPANY THE	2.81%	\$13,428,714	\$13,122,757	\$6,820,490	\$8,644,513	65.87%
4	CONTINENTAL WESTERN INSURANCE COMPANY	2.79%	\$13,323,249	\$13,991,322	\$9,606,515	\$6,133,320	43.84%
5	SENTRY SELECT INSURANCE COMPANY	2.75%	\$13,129,816	\$12,726,512	\$11,195,475	\$7,419,302	58.30%
6	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.62%	\$12,489,392	\$12,951,133	\$9,150,874	\$10,017,667	77.35%
7	ACE AMERICAN INSURANCE COMPANY	2.61%	\$12,464,641	\$9,725,659	\$2,881,422	\$3,238,673	33.30%
8	NATIONWIDE MUTUAL INSURANCE COMPANY	2.49%	\$11,895,307	\$12,957,825	\$5,651,558	\$5,407,117	41.73%
9	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.35%	\$11,235,073	\$11,142,657	\$7,312,148	\$9,279,179	83.28%
10	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	2.11%	\$10,073,286	\$10,315,542	\$4,258,491	\$445,484	4.32%
11	ARTISAN AND TRUCKERS CASUALTY COMPANY	2.10%	\$10,042,974	\$5,375,491	\$2,274,512	\$3,948,827	73.46%
12	DISCOVER PROPERTY AND CASUALTY INS COMPANY	1.76%	\$8,411,837	\$9,326,726	-\$21,473,313	-\$34,280,959	-367.56%
13	UNITED FINANCIAL CASUALTY COMPANY	1.72%	\$8,194,640	\$9,435,129	\$6,266,280	\$3,381,654	35.84%
14	OWNERS INSURANCE COMPANY	1.66%	\$7,948,314	\$7,870,568	\$5,065,725	\$2,981,245	37.88%
15	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.65%	\$7,860,527	\$7,924,448	\$4,614,208	\$3,479,170	43.90%
16	NORTHLAND INSURANCE COMPANY	1.53%	\$7,293,577	\$7,948,046	\$4,772,539	\$4,273,425	53.77%
17	ACUITY A MUTUAL INSURANCE COMPANY	1.52%	\$7,255,849	\$7,035,597	\$2,254,890	\$2,755,678	39.17%
18	UNITED FIRE AND CASUALTY COMPANY	1.52%	\$7,248,433	\$7,294,587	\$4,206,953	\$3,693,357	50.63%
19	VANLINER INSURANCE COMPANY	1.46%	\$6,958,456	\$7,022,705	\$2,415,978	\$2,060,688	29.34%
20	INSURANCE CO OF THE STATE OF PENNSYLVANIA	1.45%	\$6,913,295	\$4,139,999	\$5,494,222	\$7,663,755	185.11%
21	PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.43%	\$6,848,618	\$6,358,555	\$991,981	\$1,380,444	21.71%
22	ZURICH AMERICAN INSURANCE COMPANY	1.42%	\$6,784,136	\$6,941,683	\$3,978,938	\$7,956,804	114.62%
23	UNIVERSAL UNDERWRITERS INS CO	1.42%	\$6,780,937	\$6,957,404	\$5,535,084	\$6,811,350	97.90%
24	CAROLINA CASUALTY INSURANCE COMPANY	1.42%	\$6,767,750	\$6,944,142	\$6,984,596	\$4,254,981	61.27%
25	CONSUMERS INSURANCE USA INC	1.27%	\$6,080,186	\$6,186,470	\$2,821,809	\$3,364,814	54.39%
26	AUTO OWNERS INSURANCE COMPANY	1.19%	\$5,680,440	\$6,083,034	\$5,166,587	\$4,707,546	77.39%
27	CHARTER OAK FIRE INSURANCE CO THE	1.13%	\$5,385,509	\$5,186,873	\$3,225,763	\$2,186,313	42.15%
28	MOTORS INSURANCE CORPORATION	1.07%	\$5,130,888	\$5,130,897	\$3,162,248	\$3,204,597	62.46%
29	FEDERATED MUTUAL INSURANCE COMPANY	1.06%	\$5,052,887	\$5,173,209	\$1,904,816	\$298,557	5.77%
30	SAVERS PROPERTY & CASUALTY INSURANCE CO	1.03%	\$4,909,837	\$5,052,083	\$1,522,191	\$2,063,354	40.84%
31	GENERAL CASUALTY COMPANY OF WISCONSIN	0.99%	\$4,743,047	\$5,020,886	\$2,522,769	\$2,506,942	49.93%
32	NATIONAL INTERSTATE INSURANCE COMPANY	0.90%	\$4,311,744	\$5,204,977	\$2,061,409	\$5,939,234	114.11%
33	SECURA INSURANCE A MUTUAL COMPANY	0.86%	\$4,125,881	\$4,137,362	\$2,447,043	\$1,925,157	46.53%
34	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.84%	\$4,015,307	\$4,016,645	\$1,657,951	\$1,351,655	33.65%
35	GREAT AMERICAN ASSURANCE COMPANY	0.82%	\$3,931,066	\$3,481,695	\$1,225,983	\$1,184,882	34.03%
36	OAK RIVER INSURANCE COMPANY	0.70%	\$3,355,239	\$3,399,055	\$1,402,782	\$1,654,405	48.67%
37	SHELTER GENERAL INSURANCE COMPANY	0.69%	\$3,298,741	\$3,216,677	\$1,421,339	\$1,679,964	52.23%
38	COLUMBIA MUTUAL INSURANCE COMPANY	0.66%	\$3,168,565	\$3,255,008	\$1,650,055	\$1,652,638	50.77%
39	MIDWESTERN INDEMNITY COMPANY THE	0.65%	\$3,117,707	\$3,385,857	\$1,566,866	\$4,157,273	122.78%
40	AMCO INSURANCE COMPANY	0.64%	\$3,063,290	\$2,685,500	\$702,953	\$736,175	27.41%
41	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.63%	\$3,001,394	\$3,375,706	\$2,133,398	\$1,546,140	45.80%
42	CANAL INSURANCE COMPANY	0.62%	\$2,973,332	\$3,579,713	\$2,971,571	\$2,430,010	67.88%
43	AMERISURE INSURANCE COMPANY	0.60%	\$2,848,048	\$2,703,531	\$796,380	\$1,180,551	43.67%
44	AMERICAN STATES INSURANCE COMPANY	0.59%	\$2,838,150	\$3,217,557	\$2,844,848	\$1,269,700	39.46%
45	EMPLOYERS MUTUAL CASUALTY COMPANY	0.59%	\$2,797,464	\$2,928,673	\$1,731,992	\$1,401,691	47.86%
46	GRINNELL MUTUAL REINSURANCE COMPANY	0.58%	\$2,769,671	\$2,817,101	\$2,071,079	\$2,672,400	94.86%
47	CONTINENTAL CASUALTY COMPANY	0.57%	\$2,732,840	\$3,086,121	\$1,771,861	\$3,824,539	123.93%
48	HARTFORD FIRE INSURANCE COMPANY	0.55%	\$2,641,482	\$3,022,601	\$1,188,549	-\$1,431,986	-47.38%
49	CAMERON MUTUAL INSURANCE COMPANY	0.54%	\$2,597,773	\$2,676,558	\$1,488,341	\$1,256,155	46.93%
50	CHRYSLER INSURANCE COMPANY	0.54%	\$2,578,003	\$2,653,268	\$1,020,520	\$857,399	32.31%
51	BALBOA INSURANCE COMPANY	0.54%	\$2,566,733	\$2,568,492	\$1,252,772	\$1,305,600	50.83%
52	HARCO NATIONAL INSURANCE COMPANY	0.53%	\$2,516,448	\$2,890,381	\$5,779,749	\$3,535,299	122.31%
53	HAWKEYE SECURITY INSURANCE COMPANY	0.49%	\$2,361,196	\$2,738,363	\$1,208,804	\$1,576,243	57.56%
54	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.49%	\$2,359,009	\$2,254,980	\$159,084	\$723,045	32.06%
55	ARCH INSURANCE COMPANY	0.49%	\$2,343,077	\$2,045,309	\$285,226	\$505,280	24.70%
56	NATIONAL INDEMNITY COMPANY	0.48%	\$2,288,111	\$2,560,101	\$663,769	-\$166,674	-6.51%
57	NATIONAL CASUALTY COMPANY	0.47%	\$2,250,906	\$2,363,479	\$2,011,931	\$1,790,096	75.74%
58	ACCEPTANCE CASUALTY INSURANCE CO	0.47%	\$2,220,976	\$2,252,418	\$2,080,672	\$801,523	35.59%
59	NETHERLANDS INSURANCE COMPANY THE	0.46%	\$2,215,017	\$2,100,403	\$1,069,963	\$1,417,878	67.51%
60	TRAVELERS INDEMNITY COMPANY	0.45%	\$2,147,739	\$1,674,454	\$1,134,160	\$999,584	59.70%
61	NEW HAMPSHIRE INSURANCE COMPANY	0.45%	\$2,141,338	\$1,462,284	\$1,019,308	\$1,047,768	71.65%
62	CHEROKEE INSURANCE COMPANY	0.45%	\$2,134,522	\$2,424,617	\$886,755	\$1,338,401	55.20%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	0.44%	\$2,080,261	\$1,106,797	\$1,410,489	\$1,221,394	110.35%
64	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.44%	\$2,080,051	\$2,074,182	\$935,720	\$1,358,647	65.50%
65	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.42%	\$2,023,697	\$2,018,272	\$1,018,359	\$1,026,686	50.87%
66	LINCOLN GENERAL INSURANCE COMPANY	0.42%	\$2,001,111	\$2,746,072	\$5,725,315	\$869,404	31.66%
67	AMERICAN GUARANTEE & LIABILITY INSURANCE CO	0.41%	\$1,942,479	\$1,761,754	\$613,041	\$1,131,193	64.21%
68	AMERISURE MUTUAL INSURANCE COMPANY	0.41%	\$1,941,903	\$2,098,715	\$1,540,871	\$1,263,931	60.22%
69	NAVIGATORS INSURANCE COMPANY	0.40%	\$1,917,972	\$1,488,717	\$376,445	\$1,045,700	70.24%
70	ADDISON INSURANCE COMPANY	0.40%	\$1,913,441	\$1,985,396	\$547,352	\$1,467,320	73.91%
71	TRUCK INSURANCE EXCHANGE	0.40%	\$1,905,553	\$1,807,195	\$811,345	\$658,063	36.41%
72	CHURCH MUTUAL INSURANCE COMPANY	0.40%	\$1,894,193	\$1,863,479	\$658,476	\$1,881,515	100.97%
73	TWIN CITY FIRE INSURANCE COMPANY	0.39%	\$1,885,962	\$1,640,742	\$248,218	\$78,770	4.80%
74	FEDERATED SERVICE INSURANCE COMPANY	0.39%	\$1,864,129	\$1,877,733	\$676,951	\$906,254	48.26%
75	FEDERAL INSURANCE COMPANY	0.39%	\$1,862,959	\$1,950,030	\$518,381	\$485,681	24.91%
76	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.39%	\$1,849,486	\$2,002,376	\$999,494	-\$297,738	-14.87%
77	PEERLESS INSURANCE COMPANY	0.37%	\$1,758,491	\$1,813,683	\$1,037,216	\$1,198,950	66.11%
78	LANCER INSURANCE COMPANY	0.37%	\$1,758,068	\$1,862,358	\$651,179	-\$64,150	-3.44%
79	AMERICAN ZURICH INSURANCE COMPANY	0.36%	\$1,705,607	\$2,039,542	\$70,932	\$1,017,969	49.91%
80	BITUMINOUS CASUALTY CORPORATION	0.35%	\$1,680,673	\$1,837,477	\$759,170	\$558,192	30.38%
81	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.35%	\$1,659,248	\$1,786,390	\$933,199	-\$498,522	-27.91%
82	SENTINEL INSURANCE COMPANY LTD	0.34%	\$1,624,519	\$1,208,304	\$359,676	\$566,663	46.90%
83	GENERAL INSURANCE COMPANY OF AMERICA	0.34%	\$1,612,291	\$1,673,702	\$1,199,845	\$780,689	46.64%
84	HAULERS INSURANCE COMPANY INC	0.33%	\$1,573,895	\$1,603,222	\$734,289	\$815,386	50.86%
85	OCCIDENTAL FIRE & CASUALTY CO OF NC	0.32%	\$1,540,349	\$1,696,828	\$912,641	\$2,557,268	150.71%
86	REDLAND INSURANCE COMPANY	0.31%	\$1,496,182	\$1,179,674	\$463,553	\$967,231	81.99%
87	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.31%	\$1,485,270	\$1,324,078	\$398,906	\$681,536	51.47%
88	EVEREST NATIONAL INSURANCE COMPANY	0.30%	\$1,452,293	\$1,055,546	\$60,389	\$347,011	32.88%
89	STATE NATIONAL INSURANCE COMPANY INC	0.30%	\$1,421,917	\$1,092,492	\$512,786	\$866,644	79.33%
90	SENTRY INSURANCE A MUTUAL COMPANY	0.29%	\$1,369,691	\$1,526,779	\$571,721	\$657,880	43.09%
91	GATEWAY INSURANCE COMPANY	0.29%	\$1,368,933	\$1,246,398	\$470,482	\$396,450	31.81%
92	STATE FARM FIRE AND CASUALTY COMPANY	0.26%	\$1,224,771	\$1,272,117	\$488,377	-\$797,588	-62.70%
93	ALLSTATE INDEMNITY COMPANY	0.25%	\$1,206,806	\$1,458,862	\$399,146	\$322,188	22.08%
94	SAGAMORE INSURANCE COMPANY	0.25%	\$1,196,614	\$1,546,971	\$1,113,968	\$212,761	13.75%
95	PEERLESS INDEMNITY INSURANCE COMPANY	0.25%	\$1,174,136	\$791,377	\$335,712	\$598,352	75.61%
96	EMCASCO INSURANCE COMPANY	0.24%	\$1,163,144	\$897,620	\$203,913	\$423,142	47.14%
97	NORTHFIELD INSURANCE COMPANY	0.24%	\$1,132,847	\$1,180,276	\$361,266	\$286,766	24.30%
98	HARTFORD CASUALTY INSURANCE CO	0.23%	\$1,109,613	\$991,721	\$366,214	\$423,269	42.68%
99	FIRST GUARD INSURANCE COMPANY	0.23%	\$1,088,608	\$1,088,608	\$600,420	\$557,161	51.18%
100	PHOENIX INSURANCE COMPANY THE	0.22%	\$1,062,418	\$1,076,372	\$201,115	\$925,380	85.97%
101	SHELTER MUTUAL INSURANCE COMPANY	0.22%	\$1,042,933	\$1,065,437	\$192,974	\$445,532	41.82%
102	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	0.21%	\$1,022,332	\$862,862	\$336,935	\$365,529	42.36%
103	AMERICAN ECONOMY INSURANCE COMPANY	0.21%	\$1,021,495	\$1,199,464	\$549,979	\$757,002	63.11%
104	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.21%	\$1,008,931	\$637,625	\$149,175	\$332,469	52.14%
105	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.21%	\$999,523	\$1,057,161	\$647,720	\$366,161	34.64%
106	NATIONAL AMERICAN INSURANCE COMPANY	0.21%	\$988,579	\$1,025,921	\$267,137	\$526,764	51.35%
107	ARGONAUT MIDWEST INSURANCE COMPANY	0.20%	\$977,601	\$1,079,229	\$273,171	\$727,891	67.45%
108	CONTINENTAL INSURANCE COMPANY THE	0.20%	\$968,590	\$1,200,498	\$382,582	\$574,939	47.89%
109	GRANITE STATE INSURANCE COMPANY	0.20%	\$960,202	\$1,200,281	\$615,360	\$225,472	18.78%
110	OHIO CASUALTY INSURANCE COMPANY	0.20%	\$953,841	\$1,096,129	\$245,087	-\$148,758	-13.57%
111	FARMERS INSURANCE EXCHANGE	0.19%	\$911,713	\$973,441	\$544,126	\$816,378	83.87%
112	GREAT NORTHERN INSURANCE COMPANY	0.19%	\$909,229	\$860,335	\$280,550	\$306,735	35.65%
113	FEDERATED RURAL ELECTRIC INS EXCHANGE	0.19%	\$896,948	\$906,097	\$329,495	\$338,579	37.37%
114	INDIANA LUMBERMENS MUTUAL INSURANCE CO	0.19%	\$896,666	\$1,182,393	\$257,622	-\$1,054,061	-89.15%
115	OLD REPUBLIC INSURANCE COMPANY	0.19%	\$885,821	\$979,942	\$223,400	\$257,447	26.27%
116	MAXUM CASUALTY INSURANCE COMPANY	0.18%	\$854,624	\$727,382	\$179,675	\$205,598	28.27%
117	ALLSTATE INSURANCE COMPANY	0.18%	\$846,400	\$856,937	\$1,643,610	\$696,664	81.30%
118	TRANSPORTATION INSURANCE COMPANY	0.18%	\$839,845	\$1,031,467	\$242,744	\$508,937	49.34%
119	STRATFORD INSURANCE COMPANY	0.17%	\$807,518	\$942,639	\$584,795	\$800,328	84.90%
120	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.17%	\$807,502	\$1,173,858	\$329,141	\$464,321	39.56%
121	GUIDEONE MUTUAL INSURANCE COMPANY	0.17%	\$803,438	\$837,237	\$271,377	\$926,099	110.61%
122	REGENT INSURANCE COMPANY	0.17%	\$802,396	\$832,179	\$849,639	\$449,106	53.97%
123	BROTHERHOOD MUTUAL INSURANCE CO	0.16%	\$774,250	\$851,921	\$449,301	\$202,302	23.75%
124	ONEBEACON AMERICA INSURANCE COMPANY	0.15%	\$730,080	\$607,439	\$203,948	\$534,640	88.02%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.15%	\$729,392	\$884,729	\$159,753	\$255,537	28.88%
126	EMPLOYERS FIRE INSURANCE COMPANY	0.14%	\$679,392	\$553,973	\$205,891	\$285,375	51.51%
127	WEST AMERICAN INSURANCE COMPANY	0.14%	\$664,585	\$782,065	\$164,763	\$245,429	31.38%
128	WAUSAU BUSINESS INSURANCE COMPANY	0.14%	\$649,575	\$597,598	\$306,496	\$263,685	44.12%
129	VALLEY FORGE INSURANCE COMPANY	0.14%	\$648,612	\$723,590	\$754,156	\$407,098	56.26%
130	INTREPID INSURANCE COMPANY	0.13%	\$642,112	\$500,474	\$139,003	-\$61,634	-12.32%
131	COMMERCE AND INDUSTRY INSURANCE CO	0.13%	\$629,132	\$772,867	\$549,648	-\$965,811	-124.96%
132	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.13%	\$613,770	\$508,013	\$997,904	\$363,916	71.64%
133	TRANSGUARD INSURANCE CO OF AMERICA INC	0.13%	\$611,831	\$660,104	\$611,461	\$145,838	22.09%
134	STONINGTON INSURANCE COMPANY	0.13%	\$607,397	\$966,615	\$299,267	\$162,629	16.82%
135	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.13%	\$603,242	\$651,093	\$129,135	\$292,474	44.92%
136	WESTCHESTER FIRE INSURANCE COMPANY	0.12%	\$596,481	\$667,635	\$0	-\$421,762	-63.17%
137	CUMIS INSURANCE SOCIETY INC	0.12%	\$583,100	\$1,358,489	\$1,107,328	\$1,085,950	79.94%
138	WESCO INSURANCE COMPANY	0.12%	\$573,279	\$372,881	\$6,730	\$172,181	46.18%
139	RLI INSURANCE COMPANY	0.11%	\$537,791	\$453,048	\$54,371	\$29,831	6.58%
140	LIBERTY MUTUAL INSURANCE COMPANY	0.11%	\$530,726	\$545,906	\$271,258	\$1,868,086	342.20%
141	GREAT AMERICAN INSURANCE COMPANY	0.11%	\$524,190	\$990,287	\$395,492	\$529,862	53.51%
142	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.11%	\$513,803	\$537,641	\$190,023	\$146,098	27.17%
143	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.11%	\$512,970	\$609,276	\$100,884	\$161,176	26.45%
144	AMERICAN FIRE & CASUALTY COMPANY	0.11%	\$506,552	\$504,004	\$159,516	\$82,052	16.28%
145	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.11%	\$503,636	\$448,998	\$174,374	\$794,925	177.04%
146	MARYLAND CASUALTY COMPANY	0.10%	\$494,839	\$586,026	\$350,303	\$103,268	17.62%
147	AMERICAN SERVICE INSURANCE COMPANY	0.10%	\$490,963	\$508,098	\$117,432	\$353,635	69.60%
148	FARMLAND MUTUAL INSURANCE COMPANY	0.10%	\$486,044	\$507,286	\$192,093	\$174,033	34.31%
149	ST PAUL MERCURY INSURANCE COMPANY	0.10%	\$460,398	\$360,776	\$248,809	-\$16,384	-4.54%
150	MID CENTURY INSURANCE COMPANY	0.09%	\$418,111	\$227,185	\$112,764	\$139,966	61.61%
151	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.09%	\$415,436	\$375,382	\$185,221	\$985,752	262.60%
152	PHARMACISTS MUTUAL INSURANCE COMPANY	0.09%	\$415,397	\$407,102	\$188,933	\$255,842	62.84%
153	LM INSURANCE CORPORATION	0.09%	\$411,209	\$376,525	\$179,061	\$209,534	55.65%
154	PRAETORIAN INSURANCE COMPANY	0.09%	\$409,763	\$510,408	\$601,130	\$281,556	55.16%
155	UNITED STATES FIRE INSURANCE COMPANY	0.09%	\$408,048	\$1,212,579	\$556,826	\$442,187	36.47%
156	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.08%	\$397,028	\$184,862	\$391,161	\$1,511,969	817.89%
157	ARGONAUT GREAT CENTRAL INSURANCE CO	0.08%	\$373,804	\$371,711	\$145,600	\$409,048	110.04%
158	WESTFIELD INSURANCE COMPANY	0.08%	\$370,828	\$241,499	\$27,033	\$94,478	39.12%
159	ILLINOIS NATIONAL INSURANCE COMPANY	0.08%	\$358,834	\$414,990	\$104,405	\$103,613	24.97%
160	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.08%	\$358,438	\$349,985	\$105,083	\$30,833	8.81%
161	ELECTRIC INSURANCE COMPANY	0.07%	\$357,493	\$357,396	\$301,043	\$132,007	36.94%
162	AIG NATIONAL INSURANCE COMPANY INC	0.07%	\$352,971	\$379,983	\$153,519	\$441,403	116.16%
163	CRUM & FORSTER INDEMNITY COMPANY	0.07%	\$349,387	\$228,681	\$0	\$49,228	21.53%
164	LIBERTY INSURANCE CORPORATION	0.07%	\$343,990	\$414,085	\$1,168,736	\$1,207,883	291.70%
165	AMERICAN NATIONAL PROPERTY & CASUALTY CO	0.07%	\$327,500	\$302,694	\$160,689	\$251,889	83.22%
166	BITUMINOUS FIRE AND MARINE INS CO	0.07%	\$319,980	\$303,225	\$45,055	\$209,563	69.11%
167	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.07%	\$312,249	\$390,143	\$679,463	\$278,806	71.46%
168	UNIVERSAL CASUALTY COMPANY	0.06%	\$293,466	\$276,329	\$61,234	\$39,490	14.29%
169	STAR INSURANCE COMPANY	0.06%	\$282,513	\$226,891	\$170,715	\$176,148	77.64%
170	THE INSURANCE COMPANY	0.06%	\$277,689	\$285,444	\$25,306	\$22,912	8.03%
171	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$264,107	\$228,354	\$29,552	-\$63,500	-27.81%
172	XL SPECIALTY INSURANCE COMPANY	0.05%	\$252,973	\$207,175	\$100,154	\$673,639	325.15%
173	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.05%	\$252,910	\$265,508	-\$44,339	\$44,355	16.71%
174	RIVERPORT INSURANCE COMPANY	0.05%	\$247,568	\$243,960	\$19,276	\$42,463	17.41%
175	VICTORIA FIRE & CASUALTY COMPANY	0.05%	\$246,576	\$55,267	\$18,861	\$361,067	653.31%
176	HARLEYSVILLE INSURANCE COMPANY	0.05%	\$235,172	\$233,629	\$58,523	\$85,803	36.73%
177	ST PAUL PROTECTIVE INSURANCE COMPANY	0.05%	\$224,709	\$206,708	\$91,227	\$115,481	55.87%
178	SENTRY CASUALTY COMPANY	0.04%	\$212,956	\$117,811	\$88,696	\$178,876	151.83%
179	FIREMANS FUND INSURANCE COMPANY	0.04%	\$209,597	\$202,402	\$44,609	-\$310,738	-153.53%
180	MID-CONTINENT CASUALTY COMPANY	0.04%	\$198,142	\$191,168	\$318,609	\$153,831	80.47%
181	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.04%	\$192,744	\$84,914	\$14,398	\$31,695	37.33%
182	HUDSON INSURANCE COMPANY	0.04%	\$190,952	\$190,952	\$8,941	\$83,677	43.82%
183	MASSACHUSETTS BAY INSURANCE COMPANY	0.04%	\$189,014	\$161,488	\$12,102	\$106,889	66.19%
184	SELECTIVE INSURANCE CO OF THE SOUTHEAST	0.04%	\$188,697	\$144,902	\$33,946	\$83,887	57.89%
185	GREENWICH INSURANCE COMPANY	0.04%	\$187,637	\$249,840	\$236,326	-\$808,414	-323.57%



**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	ACE PROPERTY AND CASUALTY INSURANCE CO	0.04%	\$180,205	\$220,553	\$10,562	\$70,059	31.77%
187	SPARTA INSURANCE COMPANY	0.04%	\$178,279	\$46,746	\$0	\$28,125	60.17%
188	PENN MILLERS INSURANCE COMPANY	0.04%	\$176,833	\$149,036	\$47,094	\$744,526	499.56%
189	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$158,205	\$176,588	\$82,565	\$122,052	69.12%
190	SUA INSURANCE COMPANY	0.03%	\$144,534	\$128,734	\$4,213	\$206,334	160.28%
191	PROPERTY & CASUALTY INS COMPANY OF HARTFORD	0.03%	\$137,627	\$116,138	\$262,647	\$171,145	147.36%
192	DELOS INSURANCE COMPANY	0.03%	\$135,561	\$58,231	\$10,925	-\$33,796	-58.04%
193	MARKEL INSURANCE COMPANY	0.03%	\$126,646	\$156,988	\$41,682	\$40,930	26.07%
194	NORTH RIVER INSURANCE COMPANY THE	0.03%	\$124,482	\$105,280	\$176,054	\$104,411	99.17%
195	ST PAUL GUARDIAN INSURANCE COMPANY	0.03%	\$123,610	\$94,942	\$14,091	\$44,851	47.24%
196	HANOVER INSURANCE COMPANY THE	0.03%	\$122,448	\$122,800	\$263,456	\$236,729	192.78%
197	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.03%	\$121,656	\$115,836	\$17,580	-\$4,616	-3.98%
198	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.02%	\$118,517	\$166,290	\$87,247	-\$55,076	-33.12%
199	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$111,824	\$131,847	\$34,296	\$101,071	76.66%
200	COOPERATIVE MUTUAL INSURANCE COMPANY	0.02%	\$110,401	\$117,380	\$313,936	\$175,932	149.88%
201	AMERICAN FARMERS & RANCHERS INSURANCE CO	0.02%	\$110,059	\$115,845	\$47,059	-\$214,366	-185.05%
202	BANCINSURE INC	0.02%	\$106,807	\$99,544	\$8,665	\$6,665	6.70%
203	WESTPORT INSURANCE CORPORATION	0.02%	\$102,906	\$148,565	\$108,853	\$136,508	91.88%
204	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$102,271	\$69,842	\$2,436	-\$8,936	-12.79%
205	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$101,358	\$101,358	\$15,670	-\$7,208	-7.11%
206	INFINITY STANDARD INSURANCE COMPANY	0.02%	\$97,621	\$137,718	\$82,167	\$24,161	17.54%
207	mitsui sumitomo insurance company of america	0.02%	\$94,069	\$103,684	\$13,114	\$318,783	307.46%
208	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$93,952	\$86,367	\$38,940	\$77,258	89.45%
209	OHIO SECURITY INSURANCE COMPANY	0.02%	\$93,612	\$102,255	\$22,427	\$29,546	28.89%
210	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$92,701	\$100,698	\$26,783	\$2,295	2.28%
211	ASSURANCE COMPANY OF AMERICA	0.02%	\$91,747	\$82,076	\$120,545	\$65,691	80.04%
212	QBE INSURANCE CORPORATION	0.02%	\$91,077	\$12,814	-\$38,896	\$19,782	154.38%
213	AMERICAN INSURANCE COMPANY THE	0.02%	\$82,146	\$87,938	-\$17,324	\$20,399	23.20%
214	INFINITY AUTO INSURANCE COMPANY	0.02%	\$80,022	\$84,873	\$48,628	-\$56,361	-66.41%
215	mitsui sumitomo insurance usa inc	0.02%	\$78,282	\$72,607	\$10,635	\$35,119	48.37%
216	NATIONAL SURETY CORPORATION	0.02%	\$72,638	\$96,126	\$60,935	\$42,787	44.51%
217	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$67,327	\$84,217	\$20,534	\$68,526	81.37%
218	NATIONAL FARMERS UNION PROPERTY & CASUALTY (	0.01%	\$60,968	\$63,585	\$119,421	\$93,688	147.34%
219	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.01%	\$60,536	\$146,538	\$63,893	-\$56,372	-38.47%
220	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$56,789	\$38,350	\$1,710	\$2,768	7.22%
221	UNION INSURANCE COMPANY OF PROVIDENCE	0.01%	\$56,343	\$19,149	\$0	\$5,116	26.72%
222	NATIONAL TRUST INSURANCE COMPANY	0.01%	\$55,022	\$7,954	\$0	\$395	4.97%
223	NATIONAL CONTINENTAL INSURANCE COMPANY	0.01%	\$51,514	\$8,408	\$0	\$243	2.89%
224	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$48,061	\$52,236	\$18,558	\$13,603	26.04%
225	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.01%	\$47,763	\$61,967	\$7,252	\$37,217	60.06%
226	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$47,231	\$63,666	\$13,642	\$2,289	3.60%
227	LIBERTY INSURANCE UNDERWRITERS INC.	0.01%	\$45,438	\$13,457	\$0	\$8,922	66.30%
228	ALLMERICA FINANCIAL BENEFIT INSURANCE CO	0.01%	\$42,709	\$22,899	\$2,040	\$4,048	17.68%
229	NOVA CASUALTY COMPANY	0.01%	\$40,271	\$16,859	\$1,284	\$14,869	88.20%
230	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$37,630	\$32,727	\$0	\$27,557	84.20%
231	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.01%	\$36,133	\$33,111	\$920	\$1,814	5.48%
232	NORTH AMERICAN ELITE INSURANCE COMPANY	0.01%	\$33,364	\$33,106	\$16,196	\$16,196	48.92%
233	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$29,054	\$25,092	\$0	-\$32,791	-130.68%
234	PENNSYLVANIA MANUFACTURERS ASSOCIATION INS C	0.01%	\$26,473	\$23,116	\$26,688	\$53,810	232.78%
235	SOUTHERN INSURANCE COMPANY	0.01%	\$26,153	\$23,828	\$8,083	\$4,156	17.44%
236	SENECA INSURANCE COMPANY INC	0.01%	\$25,855	\$26,539	\$0	-\$3,210	-12.10%
237	AIG CASUALTY COMPANY	0.01%	\$25,719	\$21,810	\$0	\$6,354	29.13%
238	AUSTIN MUTUAL INSURANCE COMPANY	0.00%	\$23,403	\$9,449	\$5,756	\$5,806	61.45%
239	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$23,163	\$24,376	\$1,581	-\$434,920	-1784.21%
240	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$21,920	\$19,889	\$125,000	-\$122,805	-617.45%
241	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	0.00%	\$21,292	\$22,463	\$21,188	\$21,188	94.32%
242	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	0.00%	\$21,061	\$14,895	\$1,357	\$14,475	97.18%
243	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$20,600	\$17,804	\$11,666	\$12,985	72.93%
244	STARNET INSURANCE COMPANY	0.00%	\$19,795	\$13,042	\$7,708	\$1,474	11.30%
245	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$19,092	\$81,529	\$23,488	-\$31,299	-38.39%
246	KNIGHTBROOK INSURANCE COMPANY	0.00%	\$18,750	\$803	\$0	\$321	39.98%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	MID-CONTINENT INSURANCE COMPANY	0.00%	\$15,745	\$12,136	\$0	\$0	0.00%
248	COLONIAL AMERICAN CASUALTY AND SURETY CO	0.00%	\$14,212	\$15,486	\$1,786	-\$3,412	-22.03%
249	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$14,146	\$14,033	\$18,324	\$7,772	55.38%
250	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$8,395	\$9,645	\$0	-\$54	-0.56%
251	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$7,427	\$1,325	\$0	\$0	0.00%
252	ULLICO CASUALTY COMPANY	0.00%	\$6,240	\$1,574	\$0	-\$12,453	-791.17%
253	GREAT AMERICAN INSURANCE CO OF NEW YORK	0.00%	\$6,220	\$6,905	\$7,000	-\$4,744	-68.70%
254	UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$5,935	\$8,270	-\$30,560	\$149,166	1803.70%
255	VIRGINIA SURETY COMPANY INC	0.00%	\$4,320	\$4,412	-\$20,275	-\$19,654	-445.47%
256	PENNSYLVANIA MANUFACTURERS INDEMNITY CO	0.00%	\$4,315	\$3,115	\$0	\$329	10.56%
257	AGCS MARINE INSURANCE COMPANY	0.00%	\$4,234	\$4,230	\$1,169,839	\$455,669	10772.32%
258	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$4,091	\$1,017	\$954	\$954	93.81%
259	ARGONAUT INSURANCE COMPANY	0.00%	\$4,015	\$3,112	\$541	\$637	20.47%
260	ALLIED PROPERTY & CASUALTY INSURANCE CO	0.00%	\$3,406	\$3,176	\$1,486	\$1,486	46.79%
261	XL INSURANCE AMERICA INC	0.00%	\$3,070	\$12,781	\$0	\$6,729	52.65%
262	DEPOSITORS INSURANCE COMPANY	0.00%	\$2,549	\$2,264	\$0	\$352	15.55%
263	AXIS INSURANCE COMPANY	0.00%	\$2,327	\$784	\$1,252	\$4,258	543.11%
264	PACIFIC INDEMNITY COMPANY	0.00%	\$2,281	\$2,088	\$0	\$370	17.72%
265	VIGILANT INSURANCE COMPANY	0.00%	\$2,269	\$3,097	\$0	\$262	8.46%
266	GEICO INDEMNITY COMPANY	0.00%	\$2,158	\$1,972	\$10,273	\$150	7.61%
267	AMERICAN INTERNATIONAL SOUTH INSURANCE CO	0.00%	\$1,387	\$6,860	\$0	-\$13,000	-189.50%
268	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$1,110	\$10,040	\$0	-\$3,083	-30.71%
269	AMERICAN HARDWARE MUTUAL INSURANCE CO	0.00%	\$971	\$1,078	\$0	\$273	25.32%
270	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$878	\$755	\$209	\$284	37.62%
271	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$870	\$933	\$1,243	\$422	45.23%
272	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$779	\$228	\$0	\$49	21.49%
273	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	0.00%	\$155	\$170	\$288	\$87	51.18%
274	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	0.00%	\$154	\$165	\$10	-\$111	-67.27%
275	ENCOMPASS INDEMNITY COMPANY	0.00%	\$122	\$396	\$0	\$0	0.00%
276	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.00%	\$119	\$119	\$44	\$44	36.97%
277	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$108	\$104	\$77	\$2,524	2426.92%
278	SECURA SUPREME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$52	N/A
279	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$35,000	\$13,000	N/A
280	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$185,000	\$95,946	N/A
281	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$59,500	N/A
282	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,609	N/A
283	PEAK PROPERTY AND CASUALTY INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$2	N/A
284	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,938	N/A
285	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	\$0	\$0	-\$3,510	\$31,534	N/A
286	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$436	N/A
287	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$5	N/A
288	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,910	N/A
289	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
290	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$29,534	-\$1,338,427	N/A
291	AIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$44	N/A
292	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$870	N/A
293	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$13,790	N/A
294	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$248	-\$140,304	N/A
295	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$239	N/A
296	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$0	\$0	\$1,215	\$1,215	N/A
297	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$18,863	N/A
298	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$0	\$0	\$0	-\$7,468	N/A
299	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
300	PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
301	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
302	ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	-\$349	-\$92,993	N/A
303	CLEARWATER INSURANCE COMPANY	0.00%	\$0	\$0	-\$5,782	-\$64,370	N/A
304	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$140,487	-\$108,294	N/A
305	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$43	-\$113,636	-\$124,948	-290576.74%
306	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$5,000	-\$32,220	N/A
307	NORTH POINTE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$168	N/A
308	INSURANCE COMPANY OF THE WEST	0.00%	\$0	\$0	\$0	\$84	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	AMERICAN MANUFACTURERS MUTUAL INS COMPANY	0.00%	\$0	\$0	\$23,816	\$21,421	N/A
310	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$0	N/A
311	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$152,546	N/A
312	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	-\$180	-\$7,346	N/A
313	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$5,000	\$0	N/A
314	PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$682	N/A
315	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$132	N/A
316	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$958	-\$1,909,596	-\$1,790,140	-186862.21%
317	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,244	-\$365	N/A
318	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$2	N/A
319	NORTHBROOK INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$667	N/A
320	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$27,803	\$27,520	N/A
321	MIC PROPERTY AND CASUALTY INSURANCE CORP	0.00%	\$0	\$1,347	-\$30	\$3,408	253.01%
322	WHITE MOUNTAINS REINSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$1	\$12	N/A
323	GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$73,000	N/A
324	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27,019	N/A
325	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
326	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$3,194	-\$31,807	N/A
327	DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$222	N/A
328	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$18	N/A
329	PROGRESSIVE NORTHWESTERN INSURANCE CO	0.00%	\$0	\$0	\$1,212,454	\$136,465	N/A
330	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$3,517	-\$5,466	N/A
331	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	-\$3	-\$3	\$2	\$87	-2900.00%
332	COLUMBIA INSURANCE COMPANY	0.00%	-\$10	-\$5	\$0	\$29	-580.00%
333	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	0.00%	-\$42	\$5,386	\$33,048	\$13,727	254.86%
334	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	-\$124	-\$86	\$349	-\$9,556	11111.63%
335	GEICO GENERAL INS CO	0.00%	-\$128	\$8	\$7,042	\$22,643	283037.50%
336	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	-\$1,575	\$1,149	-\$1,639	-\$39,643	-3450.22%
337	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	-\$1,898	-\$7,178	\$622	-\$3,133	43.65%
338	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$3,033	-\$2,922	\$2,658	-\$128,650	4402.81%
339	ONEBEACON INSURANCE COMPANY	0.00%	-\$14,459	-\$14,335	\$15,652	\$339,740	-2370.00%
340	AMERICAN GENERAL INDEMNITY COMPANY	0.00%	-\$23,016	-\$17,059	\$790	-\$6,186	36.26%
341	FIRST LIBERTY INSURANCE CORP THE	-0.01%	-\$64,463	-\$54,424	\$501	-\$4,571	8.40%
342	PROGRESSIVE CASUALTY INSURANCE COMPANY	-0.08%	-\$367,691	\$2,231,119	\$1,011,075	\$1,238,971	55.53%
343	AMERICAN HOME ASSURANCE COMPANY	-0.11%	-\$510,808	\$1,963,945	\$885,338	-\$280,890	-14.30%
TOTAL		100.00%	\$477,550,267	\$483,398,095	\$266,550,419	\$232,551,058	48.11%

**TOTALS ALL BUSINESS  
IN MISSOURI**

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	9.46%	\$833,816,916	\$829,455,114	\$613,209,089	\$655,397,364	79.02%
2	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7.08%	\$624,334,622	\$615,110,355	\$424,726,180	\$439,802,788	71.50%
3	STATE FARM FIRE AND CASUALTY COMPANY	5.69%	\$501,386,134	\$482,107,799	\$365,698,249	\$395,846,100	82.11%
4	SHELTER MUTUAL INSURANCE COMPANY	3.17%	\$279,147,290	\$277,543,600	\$188,906,919	\$189,867,525	68.41%
5	NATIONAL UNION FIRE INSURANCE CO OF PITTSBURG PA	2.21%	\$195,213,782	\$184,343,455	\$84,558,411	\$83,513,898	45.30%
6	CONTINENTAL INSURANCE COMPANY THE	1.79%	\$158,167,295	\$165,302,771	\$154,179,517	\$150,260,399	90.90%
7	FARMERS INSURANCE COMPANY INC	1.58%	\$139,618,355	\$136,191,558	\$80,466,488	\$89,260,301	65.54%
8	MISSOURI EMPLOYERS MUTUAL INSURANCE COMPANY	1.46%	\$129,016,868	\$131,219,761	\$65,343,524	\$64,690,889	49.30%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.44%	\$126,701,817	\$125,416,346	\$90,118,878	\$90,043,534	71.80%
10	SAFECO INSURANCE COMPANY OF ILLINOIS	1.34%	\$117,741,176	\$120,830,487	\$67,049,071	\$69,890,346	57.84%
11	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.15%	\$101,801,243	\$102,464,634	\$46,699,899	\$61,875,053	60.39%
12	LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.07%	\$94,120,134	\$93,471,711	\$55,897,210	\$58,412,239	62.49%
13	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	0.98%	\$86,690,079	\$88,548,175	\$52,134,188	\$49,724,448	56.16%
14	FEDERAL INSURANCE COMPANY	0.96%	\$84,314,425	\$82,993,740	\$26,154,113	\$15,685,736	18.90%
15	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	0.89%	\$78,426,415	\$78,651,167	\$52,340,346	\$55,060,534	70.01%
16	ACE AMERICAN INSURANCE COMPANY	0.88%	\$77,826,120	\$80,493,641	\$29,656,656	\$35,984,386	44.70%
17	ZURICH AMERICAN INSURANCE COMPANY	0.88%	\$77,283,164	\$80,672,998	\$59,974,581	\$73,193,365	90.73%
18	MID CENTURY INSURANCE COMPANY	0.88%	\$77,236,489	\$78,632,001	\$56,405,696	\$61,550,700	78.28%
19	CINCINNATI INSURANCE COMPANY THE	0.87%	\$76,403,269	\$77,195,501	\$34,132,193	\$44,671,614	57.87%
20	PROGRESSIVE PREFERRED INSURANCE COMPANY	0.85%	\$75,054,915	\$72,174,386	\$41,570,416	\$45,126,088	62.52%
21	CONTINENTAL CASUALTY COMPANY	0.84%	\$74,020,386	\$64,392,145	\$35,959,837	\$43,191,141	67.08%
22	ALLSTATE INSURANCE COMPANY	0.74%	\$65,352,171	\$67,682,472	\$60,146,405	\$56,015,514	82.76%
23	OLD REPUBLIC INSURANCE COMPANY	0.74%	\$65,285,241	\$65,164,130	\$46,414,772	\$54,337,268	83.39%
24	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.72%	\$63,533,748	\$68,074,135	\$21,914,188	\$18,733,437	27.52%
25	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.70%	\$61,986,140	\$62,291,594	\$32,907,666	\$61,448,884	98.65%
26	TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.66%	\$57,905,410	\$49,255,370	\$26,324,022	\$33,462,654	67.94%
27	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.66%	\$57,754,099	\$56,427,458	\$43,562,690	\$46,941,633	83.19%
28	AMERICAN STANDARD INSURANCE CO OF WISCONSIN	0.65%	\$57,461,234	\$61,595,028	\$44,511,992	\$39,348,179	63.88%
29	SAFECO INSURANCE COMPANY OF AMERICA	0.61%	\$53,740,241	\$53,358,873	\$21,336,998	\$23,384,975	43.83%
30	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.61%	\$53,701,781	\$50,789,104	\$31,023,635	\$34,405,976	67.74%
31	MIDWESTERN INDEMNITY COMPANY THE	0.58%	\$51,254,962	\$47,509,276	\$29,954,309	\$34,803,000	73.26%
32	GEICO GENERAL INS CO	0.57%	\$50,691,177	\$48,983,039	\$31,256,735	\$33,724,075	68.85%
33	AMCO INSURANCE COMPANY	0.57%	\$50,488,047	\$53,526,354	\$33,120,513	\$30,697,995	57.35%
34	AUTO CLUB FAMILY INSURANCE COMPANY	0.56%	\$49,782,869	\$50,172,830	\$29,147,729	\$29,065,935	57.93%
35	HARTFORD UNDERWRITERS INSURANCE COMPANY	0.55%	\$48,111,270	\$49,157,295	\$29,636,608	\$27,208,274	55.35%
36	CAMERON MUTUAL INSURANCE COMPANY	0.53%	\$46,693,951	\$47,808,374	\$36,173,055	\$39,104,101	81.79%
37	PROGRESSIVE DIRECT INSURANCE COMPANY	0.53%	\$46,394,547	\$43,884,440	\$22,692,169	\$24,690,068	56.26%
38	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.52%	\$45,959,945	\$29,865,819	\$12,573,995	\$18,844,872	63.10%
39	FACTORY MUTUAL INSURANCE COMPANY	0.51%	\$45,364,801	\$48,196,997	\$18,775,783	\$10,645,852	22.09%
40	AUTO OWNERS INSURANCE COMPANY	0.51%	\$44,656,140	\$45,459,474	\$38,843,493	\$40,056,234	88.11%
41	FEDERATED MUTUAL INSURANCE COMPANY	0.50%	\$44,231,533	\$45,318,756	\$26,908,319	\$25,306,864	55.84%
42	MISSOURI PROFESSIONALS MUTUAL	0.47%	\$41,440,608	\$41,932,862	\$13,578,813	\$12,727,246	30.35%
43	OWNERS INSURANCE COMPANY	0.47%	\$41,198,990	\$40,733,272	\$25,997,921	\$23,483,483	57.65%
44	PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.45%	\$39,739,569	\$37,277,022	\$20,082,072	\$14,918,713	40.02%
45	NEW HAMPSHIRE INSURANCE COMPANY	0.45%	\$39,457,837	\$42,409,003	\$17,917,608	\$29,277,061	69.04%
46	ANTHEM INSURANCE COMPANIES INC	0.45%	\$39,406,784	\$35,432,505	\$38,965,431	\$39,104,234	110.36%
47	ALLSTATE INDEMNITY COMPANY	0.44%	\$38,770,963	\$39,398,657	\$26,717,015	\$27,798,063	70.56%
48	CONTINENTAL WESTERN INSURANCE COMPANY	0.41%	\$36,484,697	\$38,644,581	\$21,124,911	\$17,074,937	44.18%
49	HARTFORD FIRE INSURANCE COMPANY	0.41%	\$36,101,400	\$39,334,296	\$25,908,197	\$24,066,495	61.18%
50	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	0.41%	\$36,066,350	\$34,863,731	\$16,017,916	\$18,694,217	53.62%
51	STANDARD FIRE INSURANCE COMPANY	0.41%	\$35,715,429	\$37,029,530	\$26,735,984	\$31,237,814	84.36%
52	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.40%	\$34,947,478	\$35,695,090	\$31,775,515	\$32,311,964	90.52%
53	NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.39%	\$34,139,195	\$29,766,316	\$17,295,353	\$19,617,364	65.90%
54	UNITED FIRE AND CASUALTY COMPANY	0.39%	\$34,032,819	\$34,339,913	\$15,910,609	\$13,910,440	40.51%
55	TWIN CITY FIRE INSURANCE COMPANY	0.39%	\$34,032,742	\$31,055,470	\$10,608,981	\$26,794,036	86.28%
56	NATIONWIDE MUTUAL INSURANCE COMPANY	0.38%	\$33,898,197	\$36,111,887	\$17,670,581	\$20,280,175	56.16%
57	COLUMBIA MUTUAL INSURANCE COMPANY	0.38%	\$33,545,263	\$33,335,087	\$19,100,212	\$18,161,619	54.48%
58	RURAL COMMUNITY INSURANCE COMPANY	0.38%	\$33,507,504	\$33,047,668	\$23,671,843	\$44,209,254	133.77%
59	USAA CASUALTY INSURANCE COMPANY	0.36%	\$32,173,646	\$31,228,665	\$21,761,877	\$22,395,222	71.71%
60	FIRE INSURANCE EXCHANGE	0.36%	\$32,144,982	\$32,341,380	\$29,103,337	\$31,393,251	97.07%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
61	HARTFORD CASUALTY INSURANCE CO	0.36%	\$32,143,494	\$31,133,084	\$16,470,874	\$11,666,675	37.47%
62	MORTGAGE GUARANTY INSURANCE CORPORATION	0.36%	\$31,676,231	\$30,098,400	\$23,237,286	\$25,583,639	85.00%
63	AMERICAN HOME ASSURANCE COMPANY	0.35%	\$31,256,217	\$68,596,777	\$51,721,485	\$40,757,798	59.42%
64	VISION SERVICE PLAN INSURANCE COMPANY	0.35%	\$31,120,421	\$31,120,421	\$25,937,784	\$26,098,775	83.86%
65	TRAVELERS INDEMNITY COMPANY	0.35%	\$30,965,874	\$30,640,879	\$17,203,058	\$16,284,085	53.14%
66	ACUITY A MUTUAL INSURANCE COMPANY	0.34%	\$30,364,144	\$31,134,523	\$14,543,633	\$16,417,891	52.73%
67	LYNDON PROPERTY INSURANCE COMPANY	0.34%	\$30,045,065	\$19,935,385	\$15,538,147	\$15,207,844	76.29%
68	FARMERS INSURANCE EXCHANGE	0.34%	\$29,692,581	\$22,727,734	\$14,259,113	\$16,927,248	74.48%
69	COMMERCE AND INDUSTRY INSURANCE CO	0.33%	\$29,529,613	\$34,671,320	\$19,349,786	\$19,665,837	56.72%
70	GREAT WEST CASUALTY COMPANY	0.33%	\$28,954,777	\$29,514,179	\$19,527,418	\$21,085,872	71.44%
71	MISSOURI HOSPITAL PLAN	0.33%	\$28,823,431	\$28,878,435	\$5,593,686	\$12,682,724	43.92%
72	AGRI GENERAL INSURANCE COMPANY	0.32%	\$28,552,893	\$27,739,563	\$16,894,671	\$28,749,675	103.64%
73	GEICO INDEMNITY COMPANY	0.32%	\$28,431,960	\$26,278,180	\$14,176,610	\$16,076,578	61.18%
74	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.31%	\$27,725,761	\$28,309,267	\$19,026,181	\$15,395,909	54.38%
75	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.31%	\$27,285,610	\$26,823,297	\$6,842,469	\$4,950,969	18.46%
76	LIBERTY INSURANCE CORPORATION	0.30%	\$26,155,952	\$29,367,276	\$13,169,350	\$20,873,726	71.08%
77	CATERPILLAR INSURANCE COMPANY	0.29%	\$25,461,210	\$10,129,962	\$8,694,780	\$11,551,237	114.03%
78	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.29%	\$25,417,626	\$25,857,104	\$17,961,313	\$16,696,104	64.57%
79	TRAVELERS INDEMNITY COMPANY OF AMERICA	0.28%	\$24,953,293	\$24,431,621	\$8,582,575	\$15,427,087	63.14%
80	LIBERTY MUTUAL INSURANCE COMPANY	0.28%	\$24,681,489	\$24,077,031	\$14,527,434	\$12,449,683	51.71%
81	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0.27%	\$24,113,035	\$24,287,182	\$10,893,119	\$11,364,393	46.79%
82	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.27%	\$23,520,193	\$23,006,478	\$9,837,135	\$15,236,125	66.23%
83	FIREMANS FUND INSURANCE COMPANY	0.26%	\$23,139,718	\$23,440,418	\$14,169,019	\$17,309,580	73.85%
84	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	0.26%	\$23,136,955	\$23,198,550	\$16,404,032	\$14,322,698	61.74%
85	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	0.26%	\$23,040,786	\$22,788,881	\$9,255,832	\$10,723,100	47.05%
86	VANLINER INSURANCE COMPANY	0.26%	\$22,787,818	\$23,828,682	\$10,633,073	\$6,336,516	26.59%
87	SECURA INSURANCE A MUTUAL COMPANY	0.25%	\$22,176,820	\$23,447,851	\$12,164,385	\$12,957,604	55.26%
88	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.25%	\$21,984,758	\$22,415,701	\$15,655,028	\$9,853,513	43.96%
89	EMPIRE FIRE AND MARINE INSURANCE CO	0.25%	\$21,643,550	\$23,242,178	\$32,369,021	\$24,347,177	104.75%
90	PROGRESSIVE MAX INSURANCE COMPANY	0.24%	\$21,146,657	\$22,449,575	\$14,780,865	\$12,819,180	57.10%
91	GREAT NORTHERN INSURANCE COMPANY	0.24%	\$21,105,954	\$21,678,049	\$7,900,246	\$8,799,222	40.59%
92	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.23%	\$20,460,420	\$21,355,577	\$7,570,960	\$9,537,689	44.66%
93	TRAVELERS COMMERCIAL CASUALTY COMPANY	0.23%	\$20,413,679	\$22,885,369	\$17,697,099	\$16,280,546	71.14%
94	UNIVERSAL UNDERWRITERS INS CO	0.23%	\$20,230,199	\$22,811,797	\$11,553,334	\$12,981,058	56.91%
95	GENWORTH MORTGAGE INSURANCE CORPORATION	0.23%	\$20,198,343	\$18,112,605	\$10,279,850	\$23,021,364	127.10%
96	AMERISURE INSURANCE COMPANY	0.23%	\$20,092,412	\$20,500,194	\$7,524,960	\$8,440,393	41.17%
97	GOVERNMENT EMPLOYEES INSURANCE CO	0.23%	\$20,082,492	\$19,604,179	\$12,057,456	\$13,041,438	66.52%
98	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.23%	\$20,045,981	\$19,101,980	\$10,948,434	\$23,844,264	124.83%
99	NETHERLANDS INSURANCE COMPANY THE	0.22%	\$19,491,073	\$18,726,485	\$8,147,228	\$9,032,779	48.24%
100	NAU COUNTRY INSURANCE COMPANY	0.22%	\$19,202,966	\$18,682,207	\$20,653,737	\$27,684,969	148.19%
101	CHURCH MUTUAL INSURANCE COMPANY	0.22%	\$18,981,987	\$19,176,537	\$16,896,872	\$18,665,167	97.33%
102	SENTRY SELECT INSURANCE COMPANY	0.21%	\$18,835,550	\$17,562,357	\$14,129,013	\$10,040,723	57.17%
103	AMERISURE MUTUAL INSURANCE COMPANY	0.21%	\$18,826,307	\$17,974,065	\$5,608,482	\$60,236	0.34%
104	UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	0.21%	\$18,709,236	\$18,503,524	\$11,066,232	\$31,268,950	168.99%
105	AMERICAN SECURITY INSURANCE COMPANY	0.21%	\$18,325,816	\$16,526,842	\$8,100,064	\$8,406,030	50.86%
106	GRINNELL MUTUAL REINSURANCE COMPANY	0.21%	\$18,302,525	\$18,896,534	\$12,990,854	\$14,256,071	75.44%
107	HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.21%	\$18,190,045	\$17,724,128	\$13,549,795	\$14,293,329	80.64%
108	WESTPORT INSURANCE CORPORATION	0.20%	\$17,826,261	\$18,744,860	\$11,383,292	\$16,290,402	86.91%
109	CORNERSTONE NATIONAL INSURANCE COMPANY	0.19%	\$16,873,828	\$17,144,272	\$9,990,300	\$10,275,164	59.93%
110	COUNTRY MUTUAL INSURANCE COMPANY	0.19%	\$16,816,833	\$16,170,668	\$11,197,742	\$11,491,735	71.07%
111	DAIRYLAND INSURANCE COMPANY	0.19%	\$16,486,682	\$16,689,112	\$9,657,656	\$10,431,196	62.50%
112	DISCOVER PROPERTY AND CASUALTY INSURANCE CO	0.19%	\$16,485,143	\$17,373,516	-\$17,172,766	-\$23,866,724	-137.37%
113	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.19%	\$16,382,539	\$18,118,790	\$14,674,034	\$16,454,906	90.82%
114	AMERICAN ZURICH INSURANCE COMPANY	0.18%	\$16,274,237	\$12,819,932	\$6,720,548	\$12,232,481	95.42%
115	HAWKEYE SECURITY INSURANCE COMPANY	0.18%	\$16,124,356	\$18,008,997	\$9,736,540	\$14,080,876	78.19%
116	LM INSURANCE CORPORATION	0.18%	\$16,064,696	\$16,305,057	\$6,502,330	\$11,558,364	70.89%
117	MEDICAL ASSURANCE COMPANY INC THE	0.18%	\$15,793,365	\$17,331,007	\$2,297,205	-\$2,876,744	-16.60%
118	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.18%	\$15,682,597	\$16,010,343	\$6,134,165	\$10,469,337	65.39%
119	RADIAN GUARANTY INC	0.18%	\$15,524,774	\$15,612,537	\$15,262,371	\$27,655,672	177.14%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
120	ESURANCE INSURANCE COMPANY	0.18%	\$15,442,316	\$15,867,866	\$10,406,941	\$10,837,703	68.30%
121	ARCH INSURANCE COMPANY	0.17%	\$15,286,575	\$15,177,605	\$2,644,697	\$6,139,286	40.45%
122	CHARTER OAK FIRE INSURANCE CO THE	0.17%	\$15,017,850	\$13,272,448	\$6,019,140	\$4,147,758	31.25%
123	EMPLOYERS MUTUAL CASUALTY COMPANY	0.17%	\$15,017,770	\$16,079,733	\$6,162,797	\$7,931,340	49.33%
124	FOREMOST INSURANCE COMPANY	0.17%	\$14,896,900	\$14,616,128	\$8,862,922	\$9,005,777	61.62%
125	PMI MORTGAGE INSURANCE COMPANY	0.17%	\$14,698,594	\$14,627,085	\$11,922,677	\$28,221,625	192.94%
126	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.17%	\$14,557,755	\$14,099,515	\$8,326,941	\$11,680,818	82.85%
127	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$14,403,488	\$14,961,980	\$8,849,116	\$8,489,570	56.74%
128	MEDICAL PROTECTIVE COMPANY	0.16%	\$14,369,929	\$15,112,690	\$3,608,271	\$2,245,271	14.86%
129	MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	0.16%	\$14,249,597	\$14,249,597	\$7,216,547	\$7,907,383	55.49%
130	GENERAL CASUALTY COMPANY OF WISCONSIN	0.16%	\$13,908,687	\$15,145,524	\$14,657,656	\$10,663,886	70.41%
131	REPUBLIC MORTGAGE INSURANCE COMPANY	0.15%	\$13,567,326	\$12,937,324	\$7,385,824	\$18,696,906	144.52%
132	COLUMBIA NATIONAL INSURANCE COMPANY	0.15%	\$13,508,920	\$13,702,968	\$10,449,547	\$8,966,433	65.43%
133	WAUSAU UNDERWRITERS INSURANCE COMPANY	0.15%	\$13,437,078	\$12,356,443	\$6,725,471	\$8,421,191	68.15%
134	PHOENIX INSURANCE COMPANY THE	0.15%	\$13,290,017	\$11,668,797	\$4,971,636	\$6,380,213	54.68%
135	XL SPECIALTY INSURANCE COMPANY	0.15%	\$13,221,772	\$13,648,310	\$2,966,923	\$6,900,408	50.56%
136	BAR PLAN MUTUAL INSURANCE COMPANY THE	0.15%	\$13,024,263	\$13,906,234	\$3,385,201	\$2,206,781	15.87%
137	AFFILIATED FM INSURANCE COMPANY	0.15%	\$12,984,692	\$12,441,961	\$4,006,754	\$5,418,055	43.55%
138	FIRST AMERICAN TITLE INSURANCE COMPANY	0.14%	\$12,680,825	\$12,936,696	\$2,856,844	-\$907,886	-7.02%
139	AMERICAN STATES INSURANCE COMPANY	0.14%	\$12,300,411	\$13,536,625	\$8,649,939	\$3,811,236	28.15%
140	SAFETY NATIONAL CASUALTY CORPORATION	0.14%	\$12,089,131	\$12,519,428	\$2,639,956	\$10,489,082	83.78%
141	FIRSTCOMP INSURANCE COMPANY	0.14%	\$12,071,391	\$12,240,482	\$4,068,558	\$4,431,176	36.20%
142	GREAT AMERICAN INSURANCE COMPANY	0.14%	\$11,958,884	\$12,269,174	\$4,210,263	\$6,895,414	56.20%
143	NATIONWIDE INSURANCE COMPANY OF AMERICA	0.13%	\$11,635,102	\$10,636,107	\$7,572,246	\$8,915,905	83.83%
144	DEPOSITORS INSURANCE COMPANY	0.13%	\$11,281,820	\$11,537,149	\$7,244,864	\$5,311,472	46.04%
145	ELECTRIC INSURANCE COMPANY	0.13%	\$11,225,475	\$8,809,521	\$4,628,446	\$6,593,241	74.84%
146	STEWART TITLE GUARANTY COMPANY	0.12%	\$10,933,905	\$12,022,538	\$1,119,401	\$1,357,898	11.29%
147	ST PAUL MERCURY INSURANCE COMPANY	0.12%	\$10,878,510	\$10,096,913	\$2,541,520	\$4,435,938	43.93%
148	ACCIDENT FUND NATIONAL INSURANCE COMPANY	0.12%	\$10,806,617	\$7,219,125	\$1,539,346	\$3,159,576	43.77%
149	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.12%	\$10,744,658	\$10,177,468	\$3,541,554	\$1,755,211	17.25%
150	TRUCK INSURANCE EXCHANGE	0.12%	\$10,669,652	\$10,886,714	\$4,985,799	\$5,433,358	49.91%
151	AMERICAN MODERN HOME INSURANCE CO	0.12%	\$10,412,997	\$10,264,686	\$5,123,108	\$5,327,088	51.90%
152	ARTISAN AND TRUCKERS CASUALTY COMPANY	0.12%	\$10,275,086	\$5,510,540	\$2,278,981	\$3,959,845	71.86%
153	GREAT AMERICAN ASSURANCE COMPANY	0.12%	\$10,227,047	\$11,783,163	\$4,111,721	\$4,487,745	38.09%
154	BITUMINOUS CASUALTY CORPORATION	0.12%	\$10,186,820	\$11,149,146	\$6,065,960	\$5,045,428	45.25%
155	METROPOLITAN PROPERTY & CASUALTY INSURANCE CO	0.11%	\$9,971,204	\$9,999,402	\$6,827,397	\$7,359,950	73.60%
156	CINCINNATI CASUALTY COMPANY THE	0.11%	\$9,849,677	\$9,549,165	\$4,936,813	\$10,974,519	114.93%
157	FINANCIAL INDEMNITY COMPANY	0.11%	\$9,804,702	\$11,028,193	\$7,891,123	\$7,677,251	69.61%
158	CONSUMERS INSURANCE USA INC	0.11%	\$9,750,267	\$10,089,325	\$6,282,561	\$7,208,197	71.44%
159	CAROLINA CASUALTY INSURANCE COMPANY	0.11%	\$9,742,785	\$9,288,646	\$8,085,308	\$6,377,589	68.66%
160	MEDICAL LIABILITY ALLIANCE	0.11%	\$9,721,299	\$9,131,119	\$1,837,500	\$7,136,702	78.16%
161	SHELTER GENERAL INSURANCE COMPANY	0.11%	\$9,636,278	\$9,774,370	\$16,642,274	\$5,527,247	56.55%
162	GUARANTEE INSURANCE COMPANY	0.11%	\$9,570,463	\$9,804,982	\$4,309,879	\$7,822,431	79.78%
163	FIDELITY AND DEPOSIT COMPANY MARYLAND	0.11%	\$9,563,051	\$10,905,496	\$3,235,827	\$1,681,414	15.42%
164	AFFIRMATIVE INSURANCE COMPANY	0.11%	\$9,513,564	\$11,656,388	\$8,260,968	\$9,204,049	78.96%
165	STATE NATIONAL INSURANCE COMPANY INC	0.11%	\$9,488,936	\$8,512,146	\$3,427,782	\$4,083,897	47.98%
166	PEERLESS INSURANCE COMPANY	0.11%	\$9,478,829	\$10,094,385	\$4,962,469	\$3,872,273	38.36%
167	ARGONAUT GREAT CENTRAL INSURANCE CO	0.11%	\$9,424,455	\$9,428,452	\$5,554,087	\$6,121,996	64.93%
168	CHICAGO TITLE INSURANCE COMPANY	0.11%	\$9,330,795	\$12,068,208	\$510,424	\$275,277	2.28%
169	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.10%	\$9,222,924	\$9,199,182	\$6,366,488	\$8,707,654	94.66%
170	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.10%	\$9,143,435	\$8,735,711	\$2,514,695	\$679,301	7.78%
171	BALBOA INSURANCE COMPANY	0.10%	\$8,833,905	\$8,995,399	\$3,690,282	\$4,488,587	49.90%
172	NORTHLAND INSURANCE COMPANY	0.10%	\$8,811,436	\$9,523,442	\$5,606,163	\$4,886,046	51.31%
173	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.10%	\$8,792,240	\$9,017,522	\$1,317,263	\$4,582,219	50.81%
174	WAUSAU BUSINESS INSURANCE COMPANY	0.10%	\$8,676,795	\$8,925,338	\$3,989,631	\$6,621,024	74.18%
175	LITITZ MUTUAL INSURANCE COMPANY	0.10%	\$8,613,845	\$9,054,244	\$10,979,283	\$9,249,626	102.16%
176	VIGILANT INSURANCE COMPANY	0.10%	\$8,488,330	\$8,206,768	\$2,622,649	\$2,732,193	33.29%
177	AMERICAN ECONOMY INSURANCE COMPANY	0.10%	\$8,470,614	\$9,063,634	\$6,766,108	\$5,354,421	59.08%
178	WESTERN SURETY COMPANY	0.10%	\$8,390,326	\$9,362,227	\$1,852,680	\$2,188,304	23.37%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
179	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.10%	\$8,385,498	\$7,953,444	\$1,759,153	\$4,133,701	51.97%
180	PRODUCERS AGRICULTURE INSURANCE COMPANY	0.09%	\$8,348,187	\$8,343,962	\$5,023,359	\$8,011,210	96.01%
181	WESTCHESTER FIRE INSURANCE COMPANY	0.09%	\$8,290,961	\$8,916,914	-\$294,250	-\$8,017,522	-89.91%
182	UNITED FINANCIAL CASUALTY COMPANY	0.09%	\$8,239,921	\$9,492,147	\$6,288,884	\$3,252,995	34.27%
183	ADDISON INSURANCE COMPANY	0.09%	\$8,209,234	\$8,440,450	\$2,919,805	\$4,926,993	58.37%
184	PROGRESSIVE CASUALTY INSURANCE COMPANY	0.09%	\$8,124,445	\$10,840,514	\$7,014,799	\$6,991,437	64.49%
185	RSUI INDEMNITY COMPANY	0.09%	\$8,086,939	\$9,039,253	\$1,863,155	\$2,215,275	24.51%
186	COUNTRY PREFERRED INSURANCE COMPANY	0.09%	\$8,068,172	\$7,836,825	\$4,033,008	\$4,418,086	56.38%
187	WESTFIELD INSURANCE COMPANY	0.09%	\$7,928,905	\$7,883,593	\$1,519,054	\$4,278,067	54.27%
188	HARTFORD ACCIDENT & INDEMNITY CO	0.09%	\$7,894,811	\$6,455,928	\$3,019,891	\$3,845,175	59.56%
189	OHIO CASUALTY INSURANCE COMPANY	0.09%	\$7,872,321	\$8,772,448	\$2,931,524	-\$3,478,417	-39.65%
190	GUIDEONE MUTUAL INSURANCE COMPANY	0.09%	\$7,765,253	\$8,046,162	\$6,288,788	\$5,870,398	72.96%
191	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.09%	\$7,687,292	\$7,623,844	\$7,731,773	\$7,811,486	102.46%
192	NATIONAL SURETY CORPORATION	0.09%	\$7,673,433	\$6,190,515	\$3,693,831	\$5,033,381	81.31%
193	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.09%	\$7,650,968	\$8,507,578	\$3,131,670	\$3,720,466	43.73%
194	AMERICAN INTERSTATE INSURANCE COMPANY	0.09%	\$7,636,954	\$7,567,288	\$3,238,715	\$4,978,273	65.79%
195	SAFE AUTO INSURANCE COMPANY	0.09%	\$7,631,995	\$5,450,726	\$2,380,835	\$3,795,352	69.63%
196	UNITED STATES FIRE INSURANCE COMPANY	0.09%	\$7,555,152	\$9,455,042	\$5,857,229	\$5,240,054	55.42%
197	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$7,486,963	\$7,747,371	\$4,576,215	\$4,777,787	61.67%
198	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.08%	\$7,349,325	\$7,752,345	\$6,049,573	\$5,189,106	66.94%
199	SENTINEL INSURANCE COMPANY LTD	0.08%	\$7,339,680	\$6,329,980	\$2,725,357	\$3,752,519	59.28%
200	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.08%	\$7,147,733	\$7,427,889	\$8,450,057	\$8,001,769	107.73%
201	METROPOLITAN GROUP PROPERTY & CASUALTY INS CO	0.08%	\$7,130,851	\$7,241,124	\$3,823,859	\$2,502,056	34.55%
202	VALLEY FORGE INSURANCE COMPANY	0.08%	\$7,116,723	\$7,397,759	\$4,641,004	\$3,061,351	41.38%
203	BRISTOL WEST INSURANCE COMPANY	0.08%	\$7,097,556	\$5,692,341	\$2,128,580	\$3,004,620	52.78%
204	OAK RIVER INSURANCE COMPANY	0.08%	\$7,094,567	\$6,518,001	\$2,825,674	\$3,725,437	57.16%
205	FEDERATED SERVICE INSURANCE COMPANY	0.08%	\$7,036,104	\$7,579,626	\$1,931,740	\$4,932,274	65.07%
206	FIRST COLONIAL INSURANCE COMPANY	0.08%	\$6,883,233	\$2,987,020	\$3,809,792	\$3,906,723	130.79%
207	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	0.08%	\$6,851,642	\$6,492,230	\$4,935,018	\$1,211,635	18.66%
208	AMERICAN INSURANCE COMPANY THE	0.08%	\$6,727,619	\$6,433,509	\$8,534,912	\$6,320,773	98.25%
209	ECONOMY PREMIER ASSURANCE COMPANY	0.08%	\$6,683,599	\$7,036,898	\$3,593,680	\$2,614,321	37.15%
210	CAMERON NATIONAL INSURANCE COMPANY	0.08%	\$6,645,688	\$6,046,930	\$4,889,355	\$4,593,348	75.96%
211	VIKING INSURANCE COMPANY OF WISCONSIN	0.07%	\$6,592,220	\$6,103,824	\$3,569,418	\$3,303,884	54.13%
212	LAWYERS TITLE INSURANCE CORPORATION	0.07%	\$6,483,872	\$5,838,494	\$3,356,881	\$4,434,541	75.95%
213	GREENWICH INSURANCE COMPANY	0.07%	\$6,454,186	\$6,315,256	\$2,493,244	\$7,229,276	114.47%
214	ONEBEACON AMERICA INSURANCE COMPANY	0.07%	\$6,452,700	\$5,862,266	\$2,542,104	\$4,537,650	77.40%
215	NATIONAL CASUALTY COMPANY	0.07%	\$6,449,097	\$7,225,002	\$5,037,950	\$3,727,723	51.59%
216	HOMESITE INDEMNITY COMPANY	0.07%	\$6,411,772	\$5,787,575	\$4,078,702	\$4,056,811	70.10%
217	ASSURANCE COMPANY OF AMERICA	0.07%	\$6,408,690	\$7,765,738	\$7,593,592	\$7,469,700	96.19%
218	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$6,345,300	\$6,385,979	\$1,601,892	\$2,710,664	42.45%
219	INTERMED INSURANCE COMPANY	0.07%	\$6,343,561	\$6,345,774	\$875,595	-\$709,270	-11.18%
220	ZENITH INSURANCE COMPANY	0.07%	\$6,113,854	\$6,457,159	\$3,727,591	\$5,574,003	86.32%
221	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	0.07%	\$6,087,486	\$6,513,726	\$3,675,887	\$3,239,112	49.73%
222	AMERICAN INTERNATIONAL INSURANCE COMPANY	0.07%	\$6,045,621	\$5,724,680	\$1,618,794	\$1,609,384	28.11%
223	FARMINGTON CASUALTY COMPANY	0.07%	\$6,044,887	\$5,071,830	\$1,425,170	\$3,138,429	61.88%
224	GENERAL INSURANCE COMPANY OF AMERICA	0.07%	\$6,016,372	\$6,210,835	\$2,885,669	\$1,855,420	29.87%
225	MIDWEST EMPLOYERS CASUALTY COMPANY	0.07%	\$6,003,638	\$6,478,263	\$1,145,400	\$4,484,815	69.23%
226	PACIFIC INDEMNITY COMPANY	0.07%	\$5,979,856	\$6,537,245	\$2,729,547	\$3,134,600	47.95%
227	ENCOMPASS INDEMNITY COMPANY	0.07%	\$5,898,481	\$6,705,893	\$4,910,082	\$5,029,889	75.01%
228	AXIS INSURANCE COMPANY	0.07%	\$5,886,321	\$3,519,341	\$6,481	\$1,364,273	38.77%
229	UNIVERSAL CASUALTY COMPANY	0.07%	\$5,859,594	\$2,563,087	\$326,844	\$1,017,220	39.69%
230	COMMONWEALTH LAND TITLE INSURANCE COMPANY	0.07%	\$5,796,065	\$6,624,243	\$4,133,159	\$5,754,806	86.87%
231	RLI INSURANCE COMPANY	0.07%	\$5,770,002	\$5,718,974	\$1,169,735	\$1,654,528	28.93%
232	AUSTIN MUTUAL INSURANCE COMPANY	0.06%	\$5,669,518	\$5,428,443	\$3,085,473	\$3,136,312	57.78%
233	HAULERS INSURANCE COMPANY INC	0.06%	\$5,652,867	\$5,710,113	\$3,831,670	\$4,165,087	72.94%
234	GUIDEONE ELITE INSURANCE COMPANY	0.06%	\$5,626,472	\$5,674,192	\$3,038,646	\$3,859,961	68.03%
235	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.06%	\$5,624,602	\$5,060,342	\$1,600,599	\$2,128,479	42.06%
236	FIDELITY NATIONAL INSURANCE COMPANY	0.06%	\$5,579,138	\$7,410,682	\$9,938,415	\$9,060,732	122.27%
237	NATIONAL GENERAL INSURANCE COMPANY	0.06%	\$5,498,520	\$6,277,462	\$4,429,381	\$3,869,296	61.64%



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
238	NATIONAL INTERSTATE INSURANCE COMPANY	0.06%	\$5,439,353	\$6,288,206	\$2,486,416	\$6,697,671	106.51%
239	NAVIGATORS INSURANCE COMPANY	0.06%	\$5,340,355	\$4,298,040	\$539,811	\$1,480,795	34.45%
240	GRANITE STATE INSURANCE COMPANY	0.06%	\$5,311,734	\$5,244,833	\$2,536,662	\$2,175,617	41.48%
241	AIG CENTENNIAL INSURANCE COMPANY	0.06%	\$5,279,689	\$4,637,882	\$2,200,610	\$3,486,725	75.18%
242	EMCASCO INSURANCE COMPANY	0.06%	\$5,275,538	\$3,947,174	\$1,307,994	\$3,165,095	80.19%
243	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	0.06%	\$5,227,590	\$3,572,861	\$1,091,675	\$1,215,937	34.03%
244	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.06%	\$5,209,548	\$4,904,803	\$1,795,000	\$1,316,244	26.84%
245	STONINGTON INSURANCE COMPANY	0.06%	\$5,189,952	\$5,741,758	\$2,219,748	\$3,678,646	64.07%
246	WEST AMERICAN INSURANCE COMPANY	0.06%	\$5,170,194	\$6,058,536	\$3,052,310	\$1,743,996	28.79%
247	EMPLOYERS FIRE INSURANCE COMPANY	0.06%	\$5,145,850	\$4,418,321	\$1,714,869	\$2,384,645	53.97%
248	MOTORS INSURANCE CORPORATION	0.06%	\$5,139,174	\$5,099,551	\$3,162,286	\$3,206,225	62.87%
249	MENDOTA INSURANCE COMPANY	0.06%	\$5,138,241	\$5,160,227	\$3,168,643	\$2,462,389	47.72%
250	UNITRIN PREFERRED INSURANCE COMPANY	0.06%	\$4,954,104	\$3,217,928	\$2,899,574	\$4,056,383	126.06%
251	EXECUTIVE RISK INDEMNITY INC	0.06%	\$4,919,860	\$5,341,077	\$3,740,057	\$7,484,649	140.13%
252	AMERICAN AGRICULTURAL INSURANCE CO	0.06%	\$4,913,524	\$4,913,524	\$3,755,933	\$3,755,933	76.44%
253	PEERLESS INDEMNITY INSURANCE COMPANY	0.06%	\$4,907,349	\$3,748,577	\$2,180,458	\$2,944,440	78.55%
254	FIDELITY NATIONAL TITLE INSURANCE CO	0.06%	\$4,887,240	\$4,941,089	\$1,202,101	\$1,667,833	33.75%
255	OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	0.05%	\$4,808,797	\$4,906,636	\$2,857,096	\$2,805,647	57.18%
256	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.05%	\$4,788,758	\$5,010,338	\$1,055,794	\$2,732,472	54.54%
257	FOREMOST SIGNATURE INSURANCE COMPANY	0.05%	\$4,784,550	\$4,917,811	\$3,014,482	\$2,762,209	56.17%
258	REGENT INSURANCE COMPANY	0.05%	\$4,783,580	\$5,006,128	\$3,220,206	\$1,397,965	27.93%
259	WESCO INSURANCE COMPANY	0.05%	\$4,734,404	\$4,726,091	\$465,346	\$1,919,901	40.62%
260	EVEREST NATIONAL INSURANCE COMPANY	0.05%	\$4,719,978	\$3,803,997	\$875,098	\$1,575,946	41.43%
261	HANOVER INSURANCE COMPANY THE	0.05%	\$4,713,978	\$4,052,074	\$3,754,910	\$1,762,450	43.50%
262	AUTOMOBILE INS CO OF HARTFORD CT	0.05%	\$4,707,038	\$4,669,020	\$1,982,917	\$2,234,475	47.86%
263	MILLERS FIRST INSURANCE COMANY	0.05%	\$4,700,449	\$4,811,869	\$2,902,804	\$3,038,832	63.15%
264	IDS PROPERTY CASUALTY INSURANCE COMPANY	0.05%	\$4,691,540	\$4,533,158	\$3,115,417	\$3,120,461	68.84%
265	LIBERTY INSURANCE UNDERWRITERS INC.	0.05%	\$4,654,825	\$4,177,838	\$272,873	\$2,271,107	54.36%
266	CINCINNATI INDEMNITY COMPANY INC	0.05%	\$4,636,562	\$4,732,670	\$1,632,609	\$1,900,215	40.15%
267	TRAVELERS CASUALTY AND SURETY COMPANY	0.05%	\$4,614,789	\$4,275,995	\$3,635,560	\$2,346,864	54.88%
268	XL INSURANCE AMERICA INC	0.05%	\$4,511,089	\$4,420,595	\$513,294	-\$1,731,453	-39.17%
269	DIRECT GENERAL INSURANCE COMPANY	0.05%	\$4,498,711	\$4,513,418	\$2,872,037	\$3,416,564	75.70%
270	CUMIS INSURANCE SOCIETY INC	0.05%	\$4,486,138	\$5,611,915	\$3,084,974	\$2,438,473	43.45%
271	GREAT DIVIDE INSURANCE COMPANY	0.05%	\$4,477,956	\$4,499,736	\$1,120,529	\$1,980,549	44.01%
272	MIDDLESEX INSURANCE COMPANY	0.05%	\$4,472,881	\$3,941,132	\$3,489,026	\$3,782,746	95.98%
273	SECURA SUPREME INSURANCE COMPANY	0.05%	\$4,432,727	\$4,846,082	\$2,157,458	\$2,537,517	52.36%
274	FIRST ACCEPTANCE INSURANCE COMPANY INC	0.05%	\$4,368,391	\$4,863,003	\$3,316,188	\$3,341,555	68.71%
275	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.05%	\$4,367,274	\$4,432,280	\$2,832,460	\$1,601,690	36.14%
276	DOCTORS COMPANY AN INTERINS EXCHANGE	0.05%	\$4,345,242	\$4,584,740	\$3,581,949	-\$5,166,935	-112.70%
277	VICTORIA AUTOMOBILE INSURANCE COMPANY	0.05%	\$4,319,867	\$4,834,983	\$2,955,049	\$2,982,269	61.68%
278	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	0.05%	\$4,284,579	\$3,895,430	\$1,463,533	\$2,396,856	61.53%
279	ONEBEACON INSURANCE COMPANY	0.05%	\$4,260,247	\$4,307,721	\$2,395,715	\$3,580,008	83.11%
280	U S SPECIALTY INSURANCE COMPANY	0.05%	\$4,241,664	\$4,818,643	\$2,239,810	\$2,290,501	47.53%
281	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$4,216,532	\$3,956,063	\$3,457,765	\$4,101,637	103.68%
282	NATIONAL INDEMNITY COMPANY	0.05%	\$4,209,997	\$4,428,599	\$2,270,898	\$1,158,700	26.16%
283	MARYLAND CASUALTY COMPANY	0.05%	\$4,187,449	\$5,225,508	\$6,358,295	\$1,667,697	31.91%
284	TRADERS INSURANCE COMPANY	0.05%	\$4,165,879	\$3,910,542	\$2,736,319	\$1,930,000	49.35%
285	MILLERS CLASSIFIED INSURANCE COMPANY	0.05%	\$4,137,176	\$4,251,710	\$2,539,602	\$1,758,120	41.35%
286	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.05%	\$4,106,315	\$4,191,419	\$2,113,929	\$76,695	1.83%
287	BCS INSURANCE COMPANY	0.05%	\$4,102,280	\$4,312,310	\$3,161,698	\$4,105,541	95.21%
288	AIG CASUALTY COMPANY	0.05%	\$4,083,595	\$3,915,337	\$1,045,693	\$2,213,611	56.54%
289	ALFA VISION INSURANCE CORPORATION	0.05%	\$4,022,021	\$4,660,332	\$3,184,264	\$2,133,911	45.79%
290	ILLINOIS NATIONAL INSURANCE COMPANY	0.05%	\$3,980,731	\$4,820,636	\$2,159,118	\$455,869	9.46%
291	USAA GENERAL INDEMNITY COMPANY	0.05%	\$3,968,912	\$3,345,918	\$2,864,296	\$3,555,177	106.25%
292	OLD RELIABLE CASUALTY COMPANY	0.04%	\$3,926,627	\$3,926,314	\$2,387,890	\$2,494,033	63.52%
293	MARKEL INSURANCE COMPANY	0.04%	\$3,846,813	\$4,080,446	\$696,671	\$899,878	22.05%
294	STARNET INSURANCE COMPANY	0.04%	\$3,830,151	\$3,286,074	\$496,397	\$1,386,489	42.19%
295	YOUNG AMERICA INSURANCE COMPANY	0.04%	\$3,803,312	\$3,684,098	\$2,045,783	\$2,183,543	59.27%
296	TRANSPORTATION INSURANCE COMPANY	0.04%	\$3,796,934	\$4,077,857	\$4,880,234	-\$3,540,565	-86.82%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
297	MERIDIAN SECURITY INSURANCE COMPANY	0.04%	\$3,742,766	\$2,750,316	\$1,098,174	\$1,950,787	70.93%
298	AMERICAN FAMILY HOME INSURANCE COMPANY	0.04%	\$3,722,548	\$3,826,037	\$3,165,340	\$3,399,217	88.84%
299	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	0.04%	\$3,705,417	\$4,238,392	\$4,074,045	\$3,434,130	81.02%
300	ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.04%	\$3,670,396	\$2,813,268	\$0	\$2,025,511	72.00%
301	UNITED WISCONSIN INSURANCE COMPANY	0.04%	\$3,653,015	\$2,910,484	\$1,179,667	\$830,072	28.52%
302	AIG NATIONAL INSURANCE COMPANY INC	0.04%	\$3,652,481	\$4,760,637	\$4,647,406	\$4,414,573	92.73%
303	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.04%	\$3,619,672	\$3,756,899	\$2,314,689	\$2,602,839	69.28%
304	TRAVELERS PERSONAL INSURANCE COMPANY	0.04%	\$3,591,834	\$4,125,843	\$2,216,295	\$1,551,316	37.60%
305	DELOS INSURANCE COMPANY	0.04%	\$3,536,540	\$3,776,500	\$2,902,681	\$2,771,815	73.40%
306	CHUBB INDEMNITY INSURANCE COMPANY	0.04%	\$3,397,526	\$2,999,983	\$659,037	\$1,622,221	54.07%
307	GUIDEONE AMERICA INSURANCE COMPANY	0.04%	\$3,386,527	\$3,317,074	\$2,464,330	\$2,534,286	76.40%
308	CANAL INSURANCE COMPANY	0.04%	\$3,376,311	\$4,128,243	\$3,226,048	\$2,429,145	58.84%
309	QBE INSURANCE CORPORATION	0.04%	\$3,361,742	\$2,377,972	\$1,291,764	\$909,686	38.25%
310	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.04%	\$3,358,568	\$2,841,001	\$1,734,241	\$2,281,585	80.31%
311	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	0.04%	\$3,326,000	\$3,247,220	\$682,425	\$321,297	9.89%
312	DIRECT NATIONAL INSURANCE COMPANY	0.04%	\$3,215,892	\$3,063,977	\$1,268,325	\$2,040,298	66.59%
313	FARMLAND MUTUAL INSURANCE COMPANY	0.04%	\$3,213,204	\$3,102,355	\$4,128,919	\$2,919,987	94.12%
314	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.04%	\$3,174,486	\$4,130,691	\$1,248,329	\$11,758,374	284.66%
315	CHEROKEE INSURANCE COMPANY	0.04%	\$3,166,853	\$3,405,575	\$2,385,550	\$2,618,904	76.90%
316	UNITED STATES FIDELITY & GUARANTY COMPANY	0.04%	\$3,143,943	\$3,185,901	\$3,147,303	\$2,899,813	91.02%
317	WESTERN AGRICULTURAL INSURANCE COMPANY	0.04%	\$3,124,372	\$3,231,459	\$1,044,534	\$4,486,064	138.82%
318	UNITED STATES LIABILITY INSURANCE COMPANY	0.04%	\$3,115,352	\$2,585,419	\$757,132	\$593,627	22.96%
319	KANSAS BANKERS SURETY COMPANY THE	0.04%	\$3,108,994	\$3,632,018	\$6,147,044	\$7,231,282	199.10%
320	MARKEL AMERICAN INSURANCE COMPANY	0.04%	\$3,100,030	\$3,151,854	\$662,337	\$1,413,788	44.86%
321	PREFERRED PHYSICIANS MEDICAL RRG INC	0.03%	\$2,978,734	\$3,003,457	\$751,000	-\$2,273,019	-75.68%
322	AIG PREMIER INSURANCE COMPANY	0.03%	\$2,974,405	\$3,465,761	\$1,800,460	\$2,622,340	75.66%
323	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$2,919,450	\$3,511,374	\$6,308,734	\$2,939,420	83.71%
324	AMERICAN ROAD INSURANCE COMPANY	0.03%	\$2,913,728	\$3,572,988	\$2,950,571	\$2,853,332	79.86%
325	NORTHERN ASSURANCE COMPANY OF AMERICA	0.03%	\$2,902,455	\$2,919,586	\$1,921,045	\$2,721,250	93.21%
326	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.03%	\$2,859,358	\$3,967,148	\$2,147,471	-\$508,493	-12.82%
327	GALEN INSURANCE COMPANY	0.03%	\$2,855,371	\$2,773,007	\$0	\$730,256	26.33%
328	PROFESSIONAL LIABILITY INSURANCE CO OF AMERICA	0.03%	\$2,844,400	\$3,691,951	\$2,438,660	\$6,166,353	167.02%
329	ALLIANCE INSURANCE COMPANY INC	0.03%	\$2,804,650	\$2,679,602	\$3,731,595	\$3,701,407	138.13%
330	SOUTHERN INSURANCE COMPANY	0.03%	\$2,774,580	\$4,063,999	\$3,003,443	\$2,344,625	57.69%
331	ASSURED GUARANTY CORP	0.03%	\$2,738,083	\$194,012	\$0	\$0	0.00%
332	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.03%	\$2,715,484	\$2,866,241	\$952,389	\$475,220	16.58%
333	MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	0.03%	\$2,712,539	\$2,735,911	\$2,075,396	\$2,113,515	77.25%
334	PRAETORIAN INSURANCE COMPANY	0.03%	\$2,709,498	\$2,973,629	\$1,156,409	\$649,987	21.86%
335	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	0.03%	\$2,704,163	\$2,692,081	\$1,364,237	\$1,829,078	67.94%
336	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$2,701,509	\$3,164,104	\$2,139,051	\$348,769	11.02%
337	GMAC INSURANCE COMPANY ONLINE INC	0.03%	\$2,682,141	\$1,961,363	\$1,311,871	\$2,219,834	113.18%
338	CHRYSLER INSURANCE COMPANY	0.03%	\$2,622,305	\$2,769,749	\$1,044,689	\$880,546	31.79%
339	INFINITY AUTO INSURANCE COMPANY	0.03%	\$2,617,431	\$3,244,837	\$2,690,969	\$2,021,454	62.30%
340	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.03%	\$2,536,215	\$2,460,269	\$731,012	\$705,988	28.70%
341	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.03%	\$2,513,959	\$2,095,455	\$286,624	\$792,788	37.83%
342	FIRST LIBERTY INSURANCE CORP THE	0.03%	\$2,497,554	\$2,245,257	\$842,552	\$988,419	44.02%
343	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.03%	\$2,496,811	\$2,240,088	\$6,152,887	\$7,575,132	338.16%
344	STAR INSURANCE COMPANY	0.03%	\$2,464,727	\$2,689,971	\$979,799	\$993,434	36.93%
345	CHUBB NATIONAL INSURANCE COMPANY	0.03%	\$2,463,677	\$1,981,057	\$326,600	\$729,780	36.84%
346	GENERALI U S BRANCH	0.03%	\$2,452,969	\$2,393,938	\$4,000	\$982,301	41.03%
347	SAGAMORE INSURANCE COMPANY	0.03%	\$2,431,779	\$2,788,516	\$2,106,110	\$706,986	25.35%
348	GRINNELL SELECT INSURANCE COMPANY	0.03%	\$2,370,749	\$2,284,428	\$1,609,884	\$1,576,710	69.02%
349	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.03%	\$2,343,624	\$2,343,624	\$1,184,450	\$1,085,260	46.31%
350	LANCER INSURANCE COMPANY	0.03%	\$2,342,684	\$2,377,398	\$373,780	\$88,697	3.73%
351	AMEX ASSURANCE COMPANY	0.03%	\$2,314,177	\$2,342,209	\$875,599	\$235,597	10.06%
352	KEMPER INDEPENDENCE INSURANCE COMPANY	0.03%	\$2,307,293	\$2,393,801	\$1,244,251	\$1,498,720	62.61%
353	VIRGINIA SURETY COMPANY INC	0.03%	\$2,287,732	\$1,947,874	\$3,022,602	\$3,828,226	196.53%
354	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.03%	\$2,269,161	\$2,296,572	\$310,735	\$1,109,769	48.32%
355	ACCEPTANCE CASUALTY INSURANCE CO	0.03%	\$2,260,034	\$2,286,805	\$2,080,672	\$793,942	34.72%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
356	UTICA MUTUAL INSURANCE COMPANY	0.03%	\$2,208,389	\$2,272,677	\$1,026,054	-\$2,665,465	-117.28%
357	BEAZLEY INSURANCE COMPANY INC	0.02%	\$2,168,168	\$1,894,629	\$300,634	\$938,509	49.54%
358	AMERICAN MODERN SELECT INSURANCE COMPANY	0.02%	\$2,166,451	\$1,769,429	\$677,252	\$840,648	47.51%
359	LINCOLN GENERAL INSURANCE COMPANY	0.02%	\$2,162,127	\$2,958,683	\$6,249,489	\$607,798	20.54%
360	GARRISON PROPERTY AND CASUALTY INSURANCE CO	0.02%	\$2,149,729	\$1,797,246	\$1,621,631	\$1,842,398	102.51%
361	AGENTS NATIONAL TITLE INSURANCE COMPANY	0.02%	\$2,122,510	\$1,657,955	\$269,629	\$602,115	36.32%
362	AMBAC ASSURANCE CORPORATION	0.02%	\$2,079,397	\$12,133,086	\$0	\$0	0.00%
363	ENCOMPASS INSURANCE COMPANY OF AMERICA	0.02%	\$2,077,101	\$2,420,115	\$1,860,245	\$1,035,154	42.77%
364	PROTECTIVE INSURANCE COMPANY	0.02%	\$2,059,478	\$2,059,835	\$3,763,417	\$2,242,978	108.89%
365	TEACHERS INSURANCE COMPANY	0.02%	\$2,009,384	\$1,952,465	\$1,986,900	\$2,210,853	113.23%
366	CMG MORTGAGE INSURANCE COMPANY	0.02%	\$1,987,367	\$2,060,082	\$497,799	\$1,268,636	61.58%
367	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.02%	\$1,986,600	\$1,709,951	\$1,032,557	\$822,946	48.13%
368	ACCIDENT FUND GENERAL INSURANCE COMPANY	0.02%	\$1,971,443	\$1,722,214	\$541,376	\$917,269	53.26%
369	TECHNOLOGY INSURANCE COMPANY	0.02%	\$1,961,160	\$2,043,212	\$1,165,192	-\$1,693,396	-82.88%
370	AIU INSURANCE COMPANY	0.02%	\$1,951,692	\$2,045,367	\$1,736,029	\$1,147,336	56.09%
371	MID-CONTINENT CASUALTY COMPANY	0.02%	\$1,880,419	\$2,116,200	\$819,375	\$774,309	36.59%
372	CIVIC PROPERTY & CASUALTY CO	0.02%	\$1,845,935	\$1,896,750	\$962,544	\$957,198	50.47%
373	CAPITOL INDEMNITY CORPORATION	0.02%	\$1,830,465	\$1,968,934	\$1,248,820	\$631,638	32.08%
374	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.02%	\$1,810,981	\$1,617,086	\$294,226	\$193,627	11.97%
375	BITUMINOUS FIRE AND MARINE INS CO	0.02%	\$1,805,901	\$1,504,277	\$1,652,353	\$902,732	60.01%
376	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$1,798,324	\$1,812,612	\$1,662,536	\$1,392,640	76.83%
377	CHICAGO INSURANCE COMPANY	0.02%	\$1,787,915	\$1,537,923	\$4,093,618	-\$94,039	-6.11%
378	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$1,777,411	\$1,999,203	\$939,524	\$1,265,613	63.31%
379	FOREMOST PROPERTY AND CASUALTY INSURANCE CO	0.02%	\$1,776,133	\$1,718,974	\$1,793,595	\$1,863,574	108.41%
380	DEALERS ASSURANCE COMPANY	0.02%	\$1,773,367	\$842,162	\$530,188	\$530,188	62.96%
381	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$1,760,771	\$1,876,513	\$1,371,901	\$1,187,408	63.28%
382	NORTH RIVER INSURANCE COMPANY THE	0.02%	\$1,760,530	\$2,705,855	\$624,699	\$794,206	29.35%
383	OCCIDENTAL FIRE & CASUALTY CO OF NORTH CAROLINA	0.02%	\$1,720,090	\$1,861,286	\$978,608	\$2,596,677	139.51%
384	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.02%	\$1,711,738	\$1,612,247	\$323,660	-\$623,809	-38.69%
385	FINANCIAL SECURITY ASSURANCE INC	0.02%	\$1,692,109	\$1,421,674	\$0	\$0	0.00%
386	PROGRESSIVE SPECIALTY INSURANCE COMPANY	0.02%	\$1,685,441	\$1,778,271	\$1,248,782	\$977,905	54.99%
387	HORACE MANN PROPERTY & CASUALTY INSURANCE CO	0.02%	\$1,684,302	\$1,579,484	\$908,946	\$1,294,841	81.98%
388	JEFFERSON INSURANCE COMPANY	0.02%	\$1,648,243	\$1,380,297	\$222,672	\$405,713	29.39%
389	JEWELERS MUTUAL INSURANCE COMPANY	0.02%	\$1,647,261	\$1,603,728	\$428,321	\$420,197	26.20%
390	EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	0.02%	\$1,610,874	\$1,744,274	\$952,965	\$1,171,399	67.16%
391	ARGONAUT INSURANCE COMPANY	0.02%	\$1,584,117	\$1,573,462	\$489,769	\$759,924	48.30%
392	HALLMARK INSURANCE COMPANY	0.02%	\$1,565,592	\$1,489,095	\$511,162	\$879,200	59.04%
393	SENTRY CASUALTY COMPANY	0.02%	\$1,551,600	\$889,214	\$123,009	\$603,010	67.81%
394	GEICO CASUALTY COMPANY	0.02%	\$1,550,019	\$1,792,974	\$1,214,463	\$621,051	34.64%
395	HUDSON INSURANCE COMPANY	0.02%	\$1,547,051	\$1,384,839	\$217,792	\$676,825	48.87%
396	OHIO INDEMNITY COMPANY	0.02%	\$1,541,539	\$1,333,119	\$53,122	\$140,526	10.54%
397	PODIATRY INSURANCE CO OF AMERICA A MUTUAL CO	0.02%	\$1,539,526	\$1,520,500	\$2,205,000	\$1,851,390	121.76%
398	BANCINSURE INC	0.02%	\$1,534,619	\$1,194,748	\$589,782	\$834,892	69.88%
399	REDLAND INSURANCE COMPANY	0.02%	\$1,533,463	\$1,239,017	\$156,516	\$840,786	67.86%
400	RESPONSE WORLDWIDE INSURANCE COMPANY	0.02%	\$1,532,663	\$1,435,953	\$1,217,165	\$1,404,311	97.80%
401	HARTFORD STEAM BOILER INSPECTION & INS	0.02%	\$1,519,507	\$1,656,144	\$9,266,582	\$8,488,168	512.53%
402	NATIONAL LLOYDS INSURANCE COMPANY	0.02%	\$1,517,043	\$1,565,875	\$1,395,816	\$1,443,579	92.19%
403	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.02%	\$1,516,934	\$1,737,478	\$1,029,235	\$946,408	54.47%
404	ST PAUL PROTECTIVE INSURANCE COMPANY	0.02%	\$1,516,928	\$1,470,948	\$564,886	\$543,604	36.96%
405	ESSENTIA INSURANCE COMPANY	0.02%	\$1,505,702	\$639,477	\$202,704	\$329,804	51.57%
406	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.02%	\$1,491,590	\$1,559,906	\$1,264,620	\$1,768,010	113.34%
407	GATEWAY INSURANCE COMPANY	0.02%	\$1,489,203	\$1,308,849	\$1,055,912	-\$202	-0.02%
408	INFINITY ASSURANCE INSURANCE COMPANY	0.02%	\$1,471,289	\$1,909,419	\$2,226,891	\$875,666	45.86%
409	INSURANCE COMPANY OF THE WEST	0.02%	\$1,452,934	\$1,328,503	\$299	-\$46,600	-3.51%
410	DIAMOND STATE INSURANCE COMPANY	0.02%	\$1,435,903	\$1,727,387	\$363,286	\$1,112,819	64.42%
411	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	0.02%	\$1,423,183	\$1,256,723	\$693,821	\$868,888	69.14%
412	NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$1,414,418	\$1,663,061	\$534,777	\$859,399	51.68%
413	ATRIADUS TRADE CREDIT INSURANCE INC	0.02%	\$1,406,657	\$1,365,227	\$2,370,345	\$3,207,839	234.97%
414	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$1,403,067	\$1,568,345	\$481,518	\$976,098	62.24%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
415	PROFESSIONALS DIRECT INSURANCE COMPANY	0.02%	\$1,389,434	\$1,213,585	\$124,000	\$710,461	58.54%
416	T H E INSURANCE COMPANY	0.02%	\$1,386,379	\$1,468,145	\$501,480	-\$401,675	-27.36%
417	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.02%	\$1,382,706	\$1,468,147	\$818,684	\$501,154	34.14%
418	PENNSYLVANIA MANUFACTURERS ASSOCIATION INS CO	0.02%	\$1,379,883	\$1,102,596	\$552,862	\$707,363	64.15%
419	FIDELITY NATIONAL PROPERTY AND CASUALTY INS CO	0.02%	\$1,375,337	\$679,894	\$5,616,320	\$7,308,674	1074.97%
420	INTERNATIONAL FIDELITY INSURANCE COMPANY	0.02%	\$1,369,031	\$1,344,746	\$9,550	-\$135,387	-10.07%
421	NCMIC INSURANCE COMPANY	0.02%	\$1,365,622	\$1,354,781	\$274,000	\$790,168	58.32%
422	HEALTH CARE INDEMNITY INC	0.02%	\$1,339,265	\$1,183,029	\$2,765,000	-\$1,661,451	-140.44%
423	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$1,321,940	\$928,845	\$642,322	\$105,506	11.36%
424	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.01%	\$1,299,808	\$1,074,647	\$730,171	\$942,419	87.70%
425	MASSACHUSETTS BAY INSURANCE COMPANY	0.01%	\$1,290,433	\$1,174,787	\$349,466	\$644,231	54.84%
426	UNITED GENERAL TITLE INSURANCE COMPANY	0.01%	\$1,288,491	\$1,901,340	\$227,254	\$1,474,588	77.56%
427	GENERAL FIDELITY INSURANCE COMPANY	0.01%	\$1,258,552	\$485,466	\$115,567	\$383,095	78.91%
428	AMCOMP ASSURANCE CORPORATION	0.01%	\$1,226,350	\$1,062,277	\$270,985	\$597,681	56.26%
429	PENN MILLERS INSURANCE COMPANY	0.01%	\$1,223,891	\$1,099,196	\$217,581	\$1,071,473	97.48%
430	COURTESY INSURANCE COMPANY	0.01%	\$1,217,622	\$553,149	\$314,006	\$384,534	69.52%
431	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.01%	\$1,203,829	\$1,375,258	\$892,972	\$851,679	61.93%
432	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	\$1,199,646	\$1,198,230	\$974,225	\$973,055	81.21%
433	NORTHFIELD INSURANCE COMPANY	0.01%	\$1,196,776	\$1,254,250	\$365,267	\$349,296	27.85%
434	OMNI INDEMNITY COMPANY	0.01%	\$1,194,052	\$951,767	\$441,784	\$879,128	92.37%
435	FLORISTS MUTUAL INSURANCE COMPANY	0.01%	\$1,178,809	\$1,237,957	\$946,919	\$102,238	8.26%
436	UNION INSURANCE COMPANY	0.01%	\$1,160,626	\$1,257,567	\$7,162	-\$48,833	-3.88%
437	PHYSICIANS INSURANCE MUTUAL	0.01%	\$1,158,227	\$386,076	\$0	\$0	0.00%
438	PREMIER GROUP INSURANCE COMPANY	0.01%	\$1,154,490	\$1,154,490	\$296,559	\$718,686	62.25%
439	RIVERPORT INSURANCE COMPANY	0.01%	\$1,148,385	\$1,138,215	\$57,926	\$600,839	52.79%
440	ARGONAUT MIDWEST INSURANCE COMPANY	0.01%	\$1,122,829	\$1,228,503	\$455,643	\$807,350	65.72%
441	21ST CENTURY INSURANCE COMPANY	0.01%	\$1,122,695	\$1,308,834	\$1,594,782	\$1,721,728	131.55%
442	MERCHANTS BONDING COMPANY (MUTUAL)	0.01%	\$1,098,179	\$1,064,886	\$106,585	\$205,483	19.30%
443	FIRST GUARD INSURANCE COMPANY	0.01%	\$1,088,608	\$1,088,608	\$600,420	\$557,161	51.18%
444	NORTHERN INSURANCE COMPANY OF NEW YORK	0.01%	\$1,069,243	\$1,121,256	\$1,915,361	\$88,840	7.92%
445	OLD REPUBLIC SURETY COMPANY	0.01%	\$1,068,909	\$997,492	\$98,843	\$109,842	11.01%
446	NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.01%	\$1,055,836	\$1,334,150	\$396,087	\$3,851	0.29%
447	NEW SOUTH INSURANCE COMPANY	0.01%	\$1,020,277	\$1,373,157	\$1,436,183	\$1,178,488	85.82%
448	TRAVCO INSURANCE COMPANY	0.01%	\$1,018,270	\$1,110,809	\$361,567	\$213,007	19.18%
449	MIDWEST INSURANCE COMPANY	0.01%	\$1,017,255	\$884,373	\$181,545	\$495,556	56.03%
450	GRANITE RE INC	0.01%	\$1,012,067	\$1,033,805	-\$127,273	\$374,084	36.19%
451	OLD UNITED CASUALTY COMPANY	0.01%	\$1,011,802	\$1,062,877	\$964,680	\$443,423	41.72%
452	TRITON INSURANCE COMPANY	0.01%	\$1,009,050	\$830,736	\$244,873	\$366,529	44.12%
453	OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.01%	\$1,008,009	\$840,208	\$117,357	\$550,030	65.46%
454	MEDICUS INSURANCE COMPANY	0.01%	\$1,000,948	\$481,111	\$0	\$23,277	4.84%
455	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$984,261	\$995,976	\$672,219	\$297,127	29.83%
456	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.01%	\$981,882	\$1,094,988	\$775,343	\$113,835	10.40%
457	AXIS REINSURANCE COMPANY	0.01%	\$978,192	\$1,457,760	\$3,544,918	-\$2,309,449	-158.42%
458	GENERAL REINSURANCE CORPORATION	0.01%	\$961,717	\$1,046,875	\$1,185,085	\$617,846	59.02%
459	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$951,044	\$580,134	\$263,175	\$107,685	18.56%
460	EVERGREEN NATIONAL INDEMNITY COMPANY	0.01%	\$950,743	\$982,590	\$134,005	-\$637,532	-64.88%
461	SEA BRIGHT INSURANCE COMPANY	0.01%	\$947,043	\$1,038,775	\$506,441	\$476,171	45.84%
462	CONTINENTAL INDEMNITY COMPANY	0.01%	\$930,806	\$930,806	\$393,879	\$400,212	43.00%
463	TRIAD GUARANTY INSURANCE CORPORATION	0.01%	\$929,151	\$923,105	\$508,535	\$569,646	61.71%
464	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.01%	\$927,427	\$930,440	\$675,000	\$583,171	62.68%
465	INTREPID INSURANCE COMPANY	0.01%	\$925,043	\$665,065	\$156,353	-\$45,303	-6.81%
466	CRUM & FORSTER INDEMNITY COMPANY	0.01%	\$921,825	\$607,871	\$21,093	\$140,575	23.13%
467	MAXUM CASUALTY INSURANCE COMPANY	0.01%	\$914,671	\$784,376	\$179,675	\$208,792	26.62%
468	MERITPLAN INSURANCE COMPANY	0.01%	\$897,576	\$509,674	\$70,630	\$418,491	82.11%
469	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01%	\$894,617	\$913,144	\$940,982	\$679,867	74.45%
470	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$887,673	\$421,596	\$352,398	\$490,351	116.31%
471	NATIONAL GENERAL ASSURANCE COMPANY	0.01%	\$883,819	\$914,251	\$525,556	\$455,464	49.82%
472	INFINITY INDEMNITY INSURANCE COMPANY	0.01%	\$860,542	\$879,927	\$573,105	\$629,770	71.57%
473	PACIFIC EMPLOYERS INSURANCE COMPANY	0.01%	\$860,257	\$586,156	\$1,113,950	\$888,602	151.60%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
474	TICOR TITLE INSURANCE COMPANY	0.01%	\$854,766	\$995,527	\$165,372	\$222,807	22.38%
475	STRATFORD INSURANCE COMPANY	0.01%	\$843,140	\$981,402	\$584,995	\$797,530	81.26%
476	COOPERATIVE MUTUAL INSURANCE COMPANY	0.01%	\$834,484	\$913,043	\$887,729	\$850,602	93.16%
477	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$791,829	\$644,254	\$139,048	\$523,296	81.23%
478	AMERICAN COMPENSATION INSURANCE COMPANY	0.01%	\$780,429	\$634,314	\$295,433	-\$1,072,373	-169.06%
479	CAMICO MUTUAL INSURANCE COMPANY	0.01%	\$737,995	\$722,284	\$3,640	\$150,195	20.79%
480	AVEMCO INSURANCE COMPANY	0.01%	\$737,656	\$810,896	\$673,363	\$571,079	70.43%
481	INSUREMAX INSURANCE COMPANY	0.01%	\$732,559	\$693,303	\$617,846	\$178,891	25.80%
482	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$725,010	\$762,561	\$246,261	\$919,878	120.63%
483	SOUTHERN PIONEER PROPERTY AND CASUALTY INS CO	0.01%	\$713,461	\$675,257	\$399,100	\$460,568	68.21%
484	COMMONWEALTH INSURANCE COMPANY OF AMERICA	0.01%	\$707,680	\$706,084	\$10,660	\$59,154	8.38%
485	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	0.01%	\$698,441	\$727,684	\$588,347	\$727,044	99.91%
486	MIC GENERAL INSURANCE CORPORATION	0.01%	\$681,875	\$808,181	\$518,677	\$483,209	59.79%
487	ST PAUL GUARDIAN INSURANCE COMPANY	0.01%	\$677,863	\$648,416	\$625,777	\$1,379,171	212.70%
488	RESPONSE INSURANCE COMPANY	0.01%	\$669,979	\$556,649	\$385,516	\$427,935	76.88%
489	FIRST MARINE INSURANCE COMPANY	0.01%	\$664,510	\$746,979	\$263,557	\$536,555	71.83%
490	DARWIN NATIONAL ASSURANCE COMPANY	0.01%	\$664,241	\$684,892	\$0	\$45,510	6.64%
491	NORTH POINTE INSURANCE COMPANY	0.01%	\$648,048	\$573,415	\$55,464	\$172,306	30.05%
492	SENECA INSURANCE COMPANY INC	0.01%	\$646,188	\$619,559	\$2,500	\$33,615	5.43%
493	GENERAL STAR NATIONAL INS CO	0.01%	\$640,021	\$565,091	\$2,500	\$135,500	23.98%
494	HOUSING AUTHORITY PROPERTY INS A MUTUAL COMPANY	0.01%	\$630,830	\$213,390	\$0	\$91,264	42.77%
495	HARLEYSVILLE INSURANCE COMPANY	0.01%	\$616,850	\$680,342	\$304,922	\$544,779	80.07%
496	NATIONAL LAND TITLE INSURANCE COMPANY	0.01%	\$616,773	\$577,146	\$0	\$0	0.00%
497	NATIONAL SPECIALTY INSURANCE COMPANY	0.01%	\$613,971	\$1,136,073	\$744,162	\$927,020	81.60%
498	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$610,259	\$577,688	\$497,456	\$484,547	83.88%
499	CONTRACTORS BONDING & INSURANCE COMPANY	0.01%	\$610,114	\$722,055	\$0	-\$23,607	-3.27%
500	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.01%	\$586,108	\$631,836	\$183,101	\$249,890	39.55%
501	UNION INSURANCE COMPANY OF PROVIDENCE	0.01%	\$579,957	\$625,844	\$744,970	\$750,402	119.90%
502	GENERAL CASUALTY INSURANCE COMPANY	0.01%	\$566,405	\$626,700	\$66,730	\$14,545	2.32%
503	COUNTRY CASUALTY INSURANCE COMPANY	0.01%	\$560,142	\$561,169	\$504,828	\$418,169	74.52%
504	PLATTE RIVER INSURANCE COMPANY	0.01%	\$557,515	\$798,481	\$51,393	-\$127,975	-16.03%
505	AIG ADVANTAGE INSURANCE COMPANY	0.01%	\$545,616	\$146,014	\$31,169	\$51,735	35.43%
506	AXA ART INSURANCE CORPORATION	0.01%	\$544,112	\$522,010	\$149,658	\$65,399	12.53%
507	WASHINGTON INTERNATIONAL INSURANCE COMPANY	0.01%	\$540,747	\$499,554	\$0	\$18,046	3.61%
508	VERLAN FIRE INSURANCE COMPANY	0.01%	\$539,145	\$395,985	\$0	\$37,174	9.39%
509	TICOR TITLE INSURANCE COMPANY OF FLORIDA	0.01%	\$538,615	\$487,061	\$324,801	-\$166,623	-34.21%
510	HORACE MANN INSURANCE COMPANY	0.01%	\$521,683	\$527,624	\$286,463	\$208,108	39.44%
511	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.01%	\$513,176	\$609,483	\$422,079	-\$389,717	-63.94%
512	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$507,676	\$494,903	\$254,152	\$262,152	52.97%
513	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.01%	\$496,388	\$480,743	\$52,578	\$183,881	38.25%
514	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$493,277	\$504,239	\$358,608	\$581,808	115.38%
515	MBIA INSURANCE CORPORATION	0.01%	\$475,274	\$7,076,309	\$0	\$0	0.00%
516	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$450,109	\$330,028	\$132,210	-\$293,063	-88.80%
517	GENESIS INSURANCE COMPANY	0.01%	\$448,138	\$539,836	\$776,126	-\$244,000	-45.20%
518	CHARTER INDEMNITY COMPANY	0.00%	\$440,839	\$428,871	\$275,657	\$54,646	12.74%
519	MUTUALAID EXCHANGE	0.00%	\$438,650	\$442,517	\$416,670	\$439,237	99.26%
520	LEXON INSURANCE COMPANY	0.00%	\$429,073	\$610,924	\$0	-\$15,000	-2.46%
521	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$427,301	\$419,076	\$367,111	\$366,731	87.51%
522	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00%	\$419,173	\$382,386	\$565,887	\$1,060,206	277.26%
523	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$399,143	\$382,514	\$193,301	-\$67,726	-17.71%
524	LAND TITLE INSURANCE COMPANY OF ST LOUIS	0.00%	\$397,292	\$402,348	\$0	\$0	0.00%
525	OMNI INSURANCE COMPANY	0.00%	\$381,452	\$463,351	\$318,056	-\$146,286	-31.57%
526	OHIO SECURITY INSURANCE COMPANY	0.00%	\$380,655	\$333,397	\$26,596	\$38,548	11.56%
527	REPUBLIC WESTERN INSURANCE COMPANY	0.00%	\$378,356	\$378,488	\$166,086	\$294,154	77.72%
528	FOUNDERS INSURANCE COMPANY	0.00%	\$378,133	\$312,203	\$920	\$138,692	44.42%
529	AMERICAN CONTRACTORS INDEMNITY COMPANY	0.00%	\$371,098	\$510,537	\$168,430	\$86,408	16.92%
530	SUA INSURANCE COMPANY	0.00%	\$369,089	\$528,350	\$463,167	\$1,310,965	248.12%
531	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$368,692	\$263,916	\$144,134	\$667,853	253.06%
532	TRUMBULL INSURANCE COMPANY	0.00%	\$368,089	\$468,593	\$198,091	-\$405,653	-86.57%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
533	AXA INSURANCE COMPANY	0.00%	\$367,849	\$263,779	\$41,581	-\$126,350	-47.90%
534	PLAZA INSURANCE COMPANY	0.00%	\$366,947	\$265,896	\$70,855	\$221,518	83.31%
535	mitsui sumitomo insurance usa inc	0.00%	\$362,690	\$369,724	\$170,394	\$443,262	119.89%
536	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$358,226	\$312,821	\$50,155	\$82,287	26.30%
537	NOVA CASUALTY COMPANY	0.00%	\$357,938	\$64,829	\$1,284	\$39,273	60.58%
538	UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	0.00%	\$356,143	\$357,900	\$147,397	\$544,219	152.06%
539	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$353,056	\$358,160	\$0	\$140,647	39.27%
540	METROPOLITAN CASUALTY INSURANCE COMPANY	0.00%	\$336,629	\$341,359	\$256,906	\$264,735	77.55%
541	ACIG INSURANCE COMPANY	0.00%	\$323,444	\$323,444	\$0	\$501,820	155.15%
542	ALLEGHENY CASUALTY COMPANY	0.00%	\$320,602	\$289,499	\$0	\$611	0.21%
543	FARMERS UNION COOPERATIVE INSURANCE COMPANY	0.00%	\$319,983	\$428,049	\$178,743	\$177,664	41.51%
544	GRAY INSURANCE COMPANY THE	0.00%	\$319,852	\$319,852	\$16,247	\$48,385	15.13%
545	COMPANION PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$300,066	\$234,854	\$35,083	\$104,907	44.67%
546	BOND SAFEGUARD INSURANCE COMPANY	0.00%	\$289,241	\$392,389	\$193,951	\$250,000	63.71%
547	BLOOMINGTON COMPENSATION INSURANCE COMPANY	0.00%	\$285,407	\$30,499	\$0	\$0	0.00%
548	MERASTAR INSURANCE COMPANY	0.00%	\$283,100	\$287,538	\$201,370	\$188,668	65.61%
549	MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$280,387	\$196,102	\$71,563	\$63,618	32.44%
550	AMERICAN FARMERS & RANCHERS INSURANCE COMPANY	0.00%	\$278,671	\$289,102	\$507,945	-\$221,061	-76.46%
551	NATIONAL TRUST INSURANCE COMPANY	0.00%	\$270,318	\$33,935	\$313	\$2,549	7.51%
552	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	0.00%	\$268,220	\$404,029	\$60,455	\$426,661	105.60%
553	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$261,990	\$74,420	\$74,431	\$380,963	511.91%
554	AMERICAN FEDERATED INSURANCE COMPANY	0.00%	\$257,676	\$204,650	\$22,491	\$25,563	12.49%
555	TOYOTA MOTOR INSURANCE COMPANY	0.00%	\$253,567	\$537,484	\$318,022	\$285,296	53.08%
556	BERKLEY REGIONAL INSURANCE COMPANY	0.00%	\$252,621	\$176,282	\$0	-\$5,532	-3.14%
557	YOSEMITE INSURANCE COMPANY	0.00%	\$248,551	\$301,354	\$80,052	\$83,988	27.87%
558	GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$246,805	\$246,715	\$24,531	\$90,425	36.65%
559	INFINITY INSURANCE COMPANY	0.00%	\$246,031	\$236,328	\$110,025	\$105,904	44.81%
560	UNIVERSAL SURETY COMPANY	0.00%	\$240,666	\$367,823	\$29,698	\$1,456,989	396.11%
561	UNITED GUARANTY RESIDENTIAL INS OF NORTH CAROLINA	0.00%	\$239,643	\$267,322	\$97,346	\$98,880	36.99%
562	DIAMOND INSURANCE COMPANY	0.00%	\$238,723	\$228,790	\$187,264	-\$18,184	-7.95%
563	PROVIDENCE PROPERTY & CASUALTY INSURANCE CO	0.00%	\$237,439	\$237,439	-\$20,670	\$93,899	39.55%
564	GERLING AMERICA INSURANCE COMPANY	0.00%	\$236,266	\$168,465	\$0	\$7,616	4.52%
565	CATLIN INSURANCE COMPANY INC	0.00%	\$234,603	\$21,834	\$50,000	\$54,191	248.20%
566	LYNDON SOUTHERN INSURANCE COMPANY	0.00%	\$234,167	\$218,369	\$34,798	\$66,715	30.55%
567	WORK FIRST CASUALTY COMPANY	0.00%	\$229,597	\$264,003	\$119,918	\$39,548	14.98%
568	GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.00%	\$223,027	\$182,250	\$0	\$34,236	18.79%
569	HSBC INSURANCE COMPANY OF DELAWARE	0.00%	\$216,310	\$215,083	\$68,563	\$93,943	43.68%
570	TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS INC	0.00%	\$214,484	\$160,027	\$15,282	-\$42,115	-26.32%
571	DEERBROOK INSURANCE COMPANY	0.00%	\$208,940	\$237,077	\$210,482	\$50,772	21.42%
572	NATIONAL FIRE AND INDEMNITY EXCHANGE	0.00%	\$208,840	\$212,811	\$60,455	\$53,445	25.11%
573	PERMANENT GENERAL ASSURANCE CORPORATION	0.00%	\$205,312	\$94,687	\$39,085	\$78,312	82.71%
574	ULLICO CASUALTY COMPANY	0.00%	\$202,327	\$206,193	\$33,128	\$73,546	35.67%
575	VALIANT INSURANCE COMPANY	0.00%	\$197,500	\$56,699	\$0	\$36,854	65.00%
576	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	\$191,354	\$52,595	\$9,315	\$23,506	44.69%
577	SPARTA INSURANCE COMPANY	0.00%	\$185,634	\$48,715	\$0	\$29,313	60.17%
578	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$182,253	\$181,573	\$356,045	\$260,827	143.65%
579	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$182,113	\$164,605	\$846,413	\$797,057	484.22%
580	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	\$177,406	\$133,634	\$209,309	\$228,202	170.77%
581	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	0.00%	\$169,348	\$164,617	\$2,415	\$14,581	8.86%
582	DAKOTA TRUCK UNDERWRITERS	0.00%	\$169,293	\$360,284	\$88,607	\$154,855	42.98%
583	FIRST SEALORD SURETY INC	0.00%	\$163,904	\$150,900	\$0	\$4,860	3.22%
584	COMPUTER INSURANCE COMPANY	0.00%	\$159,335	\$159,756	\$0	-\$2,099	-1.31%
585	METROPOLITAN GENERAL INSURANCE COMPANY	0.00%	\$157,347	\$172,028	\$103,924	\$18,578	10.80%
586	AMERICAN COMMERCE INSURANCE COMPANY	0.00%	\$155,312	\$38,280	\$0	\$0	0.00%
587	BANKERS INSURANCE COMPANY	0.00%	\$153,581	\$160,481	\$81,786	\$81,786	50.96%
588	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	\$152,059	\$152,059	\$16,471	\$62,239	40.93%
589	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	\$150,257	\$200,035	\$1,485,579	-\$4,063,783	-2031.54%
590	FORTRESS INSURANCE COMPANY	0.00%	\$148,724	\$176,229	\$0	\$171,320	97.21%
591	BENCHMARK INSURANCE COMPANY	0.00%	\$148,421	\$178,985	\$770,336	-\$157,279	-87.87%

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
592	HERITAGE INDEMNITY COMPANY	0.00%	\$142,023	\$168,690	\$71,472	\$69,396	41.14%
593	HISCOX INSURANCE COMPANY INC	0.00%	\$139,232	\$144,261	\$147,623	\$95,218	66.00%
594	UNIVERSAL SURETY OF AMERICA	0.00%	\$136,383	\$129,659	\$14,615	\$13,381	10.32%
595	KEYSTONE MUTUAL INSURANCE COMPANY	0.00%	\$132,985	\$89,512	\$0	\$0	0.00%
596	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$130,602	\$164,594	\$129,378	\$63,492	38.57%
597	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	0.00%	\$130,532	\$124,644	\$21,673	\$23,767	19.07%
598	DALLAS NATIONAL INSURANCE COMPANY	0.00%	\$127,034	\$99,002	\$5,693	\$63,236	63.87%
599	ARAG INSURANCE COMPANY	0.00%	\$119,790	\$119,790	\$37,564	\$38,398	32.05%
600	MONROE GUARANTY INSURANCE COMPANY	0.00%	\$116,910	\$29,468	\$0	\$1,241	4.21%
601	AMERICAN MERCURY INSURANCE COMPANY	0.00%	\$113,967	\$251,439	\$224,976	\$232,684	92.54%
602	GENWORTH HOME EQUITY INSURANCE CORPORATION	0.00%	\$113,237	\$113,237	\$248,890	\$634,343	560.19%
603	AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.00%	\$108,509	\$2,859	\$0	\$0	0.00%
604	INFINITY STANDARD INSURANCE COMPANY	0.00%	\$97,442	\$137,730	\$192,061	\$60,121	43.65%
605	SEABOARD SURETY COMPANY	0.00%	\$96,715	\$161,993	\$0	-\$99,698	-61.54%
606	ROCHE SURETY AND CASUALTY COMPANY INC	0.00%	\$92,027	\$92,027	\$0	\$0	0.00%
607	INVESTORS TITLE INSURANCE COMPANY	0.00%	\$87,476	\$86,201	\$0	\$0	0.00%
608	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPANY	0.00%	\$86,585	\$91,843	\$41,146	\$32,113	34.97%
609	TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$86,355	\$13,107	\$0	\$11,029	84.15%
610	PROCENTURY INSURANCE COMPANY	0.00%	\$82,254	\$82,227	\$86,892	\$118,520	144.14%
611	COMMERCE TITLE INSURANCE COMPANY	0.00%	\$79,242	\$80,074	\$0	\$0	0.00%
612	1ST AUTO & CASUALTY INSURANCE COMPANY	0.00%	\$75,886	\$31,256	\$5,163	\$35,663	114.10%
613	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.00%	\$75,583	\$75,495	\$1,402	\$1,402	1.86%
614	CNL/INSURANCE AMERICA INC	0.00%	\$75,417	\$78,229	\$18,576	\$22,645	28.95%
615	EXCESS SHARE INSURANCE CORPORATION	0.00%	\$75,351	\$75,351	\$0	\$0	0.00%
616	INLAND INSURANCE COMPANY	0.00%	\$75,171	\$68,789	\$0	-\$2,849	-4.14%
617	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE CO	0.00%	\$74,268	\$51,623	\$41,064	\$61,840	119.79%
618	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	\$69,802	\$70,986	\$760,855	-\$111,216	-156.67%
619	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$68,790	\$327,638	\$356,926	-\$23,677	-7.23%
620	ACSTAR INSURANCE COMPANY	0.00%	\$68,497	\$84,355	\$0	\$23,597	27.97%
621	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	0.00%	\$68,250	\$70,915	\$0	\$48,253	68.04%
622	IRONSHORE INDEMNITY INC	0.00%	\$68,226	\$15,922	\$0	\$9,744	61.20%
623	CPA INSURANCE COMPANY	0.00%	\$66,682	\$66,682	\$15,129	\$14,035	21.05%
624	NORTH AMERICAN ELITE INSURANCE COMPANY	0.00%	\$64,471	\$60,199	\$16,196	\$16,196	26.90%
625	CENTURION CASUALTY COMPANY	0.00%	\$62,583	\$65,583	\$106	-\$5,894	-8.99%
626	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$61,839	\$53,160	\$125,000	-\$122,406	-230.26%
627	SECURITY UNION TITLE INSURANCE COMPANY	0.00%	\$58,098	\$90,788	\$200,139	-\$90,332	-99.50%
628	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$57,053	\$37,616	\$179,077	\$1,341,417	3566.08%
629	LEXINGTON NATIONAL INSURANCE CORPORATION	0.00%	\$56,092	\$51,958	\$637	\$637	1.23%
630	INTEGON INDEMNITY CORPORATION	0.00%	\$56,044	\$70,843	\$53,427	\$25,628	36.18%
631	PACO ASSURANCE COMPANY INC	0.00%	\$54,745	\$58,018	\$54,000	\$61,722	106.38%
632	NATIONAL CONTINENTAL INSURANCE COMPANY	0.00%	\$51,514	\$8,408	\$0	\$243	2.89%
633	EMPLOYERS SECURITY INSURANCE COMPANY	0.00%	\$49,546	\$15,293	-\$15,022	-\$30,683	-200.63%
634	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$47,741	\$44,377	\$2,923,191	\$2,034,267	4584.06%
635	CENSTAR TITLE INSURANCE COMPANY	0.00%	\$47,298	\$74,754	\$0	\$0	0.00%
636	INTEGON GENERAL INSURANCE CORPORATION	0.00%	\$46,997	\$60,826	\$95,749	\$54,232	89.16%
637	ATLANTIC SPECIALTY INSURANCE COMPANY	0.00%	\$46,436	\$84,083	\$954,919	-\$587,383	-698.58%
638	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.00%	\$45,636	\$13,724	\$0	\$11,384	82.95%
639	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.00%	\$43,472	\$23,662	\$2,040	\$4,048	17.11%
640	RADIAN ASSET ASSURANCE INC	0.00%	\$42,360	\$509,898	\$0	\$0	0.00%
641	ACCREDITED SURETY AND CASUALTY COMPANY INC	0.00%	\$39,128	\$40,052	\$0	-\$2,952	-7.37%
642	OHIO FARMERS INSURANCE COMPANY	0.00%	\$38,711	\$25,125	\$0	-\$1,416	-5.64%
643	SUN SURETY INSURANCE COMPANY	0.00%	\$31,912	\$31,912	\$0	\$0	0.00%
644	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$30,513	\$32,811	\$3,946	\$5,148	15.69%
645	SURETY BONDING COMPANY OF AMERICA	0.00%	\$30,038	\$38,741	\$25,500	\$91,161	235.31%
646	MASON TITLE INSURANCE COMPANY	0.00%	\$29,781	\$25,405	\$0	\$0	0.00%
647	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	0.00%	\$29,709	\$1,978	\$0	\$0	0.00%
648	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$29,587	\$25,837	\$29,912	-\$153,999	-596.04%
649	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$28,873	\$156,522	\$809,263	\$686,467	438.58%
650	ZALE INDEMNITY COMPANY	0.00%	\$26,844	\$26,844	\$2,204	\$3,685	13.73%

**2008 PROPERTY/CASUALTY INSURANCE  
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OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
651	MID-CONTINENT INSURANCE COMPANY	0.00%	\$26,487	\$17,562	\$14,000	-\$232,666	-1324.83%
652	WESTERN GENERAL INSURANCE COMPANY INC	0.00%	\$26,481	\$26,481	\$8,792	\$8,792	33.20%
653	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$26,410	\$21,425	\$0	\$17,872	83.42%
654	COLONIAL SURETY COMPANY	0.00%	\$25,203	\$20,680	\$0	\$8,371	40.48%
655	UNITED SECURITY INSURANCE COMPANY	0.00%	\$24,752	\$23,776	\$10,105	\$10,358	43.56%
656	HERITAGE CASUALTY INSURANCE COMPANY	0.00%	\$24,378	\$24,378	\$20,540	\$2,957	12.13%
657	EXACT PROPERTY & CASUALTY	0.00%	\$24,027	\$24,822	\$0	-\$1,563	-6.30%
658	DEERFIELD INSURANCE COMPANY	0.00%	\$22,894	\$22,305	\$0	\$241	1.08%
659	ISMIE MUTUAL INSURANCE COMPANY	0.00%	\$21,509	\$103,266	\$0	-\$1,431,499	-1386.22%
660	SELECTIVE INSURANCE COMPANY OF AMERICA	0.00%	\$20,943	\$8,215	\$209	\$51	0.62%
661	KNIGHTBROOK INSURANCE COMPANY	0.00%	\$18,750	\$803	\$0	\$321	39.98%
662	RLI INDEMNITY COMPANY	0.00%	\$15,663	\$5,766	\$0	-\$35,581	-617.08%
663	NORTHBROOK INDEMNITY COMPANY	0.00%	\$14,961	\$71,292	\$236,460	\$159,690	223.99%
664	FINANCIAL PACIFIC INSURANCE COMPANY	0.00%	\$14,425	\$14,724	\$0	\$0	0.00%
665	SFM MUTUAL INSURANCE COMPANY	0.00%	\$14,352	\$7,386	\$0	\$0	0.00%
666	DENTISTS BENEFITS INSURANCE COMPANY	0.00%	\$13,888	\$10,841	\$0	\$0	0.00%
667	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$13,389	\$14,277	\$0	-\$54	-0.38%
668	TRIUMPH CASUALTY COMPANY	0.00%	\$13,193	\$2,785	\$0	\$98	3.52%
669	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	0.00%	\$11,505	\$13,251	\$3,758	\$4,953	37.38%
670	SERVICE INSURANCE COMPANY	0.00%	\$11,356	\$11,356	\$0	\$0	0.00%
671	CLEARWATER INSURANCE COMPANY	0.00%	\$10,940	\$10,940	-\$5,782	-\$64,370	-588.39%
672	ACA FINANCIAL GUARANTY CORPORATION	0.00%	\$10,000	\$208,430	\$0	\$0	0.00%
673	MFS MUTUAL INSURANCE COMPANY	0.00%	\$9,996	\$10,258	\$2,957	\$2,957	28.83%
674	AMERICAN GUARANTY TITLE INSURANCE COMPANY	0.00%	\$9,462	\$8,567	\$0	\$0	0.00%
675	REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0.00%	\$8,513	\$8,575	\$26,399	-\$127,372	-1485.39%
676	ACCIDENT INSURANCE COMPANY INC	0.00%	\$6,836	\$537	\$0	\$0	0.00%
677	NIPPONKOA INSURANCE COMPANY LIMITED (US BRANCH)	0.00%	\$6,496	\$5,654	\$0	\$1,550	27.41%
678	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$6,450	\$5,867	\$0	\$3,769	64.24%
679	FCCI INSURANCE COMPANY	0.00%	\$5,076	\$1,730	\$0	\$73	4.22%
680	SECURIAN CASUALTY COMPANY	0.00%	\$5,027	\$1,942	\$16,715	\$45,399	2337.74%
681	SHELTER REINSURANCE COMPANY	0.00%	\$5,000	\$5,000	\$0	\$0	0.00%
682	MODERN SERVICE INSURANCE COMPANY	0.00%	\$4,250	\$3,838	\$22,528	\$22,680	590.93%
683	AGCS MARINE INSURANCE COMPANY	0.00%	\$4,234	\$4,230	\$1,170,839	\$455,032	10757.26%
684	NGM INSURANCE COMPANY	0.00%	\$4,060	\$3,852	\$0	\$698	18.12%
685	ADVANTAGE WORKERS COMPENSATION INSURANCE CO	0.00%	\$2,877	\$15,686	\$0	-\$8,187	-52.19%
686	AMERICAN SURETY COMPANY	0.00%	\$2,405	\$2,658	\$600	-\$1,205	-45.33%
687	PIONEER GENERAL INSURANCE COMPANY	0.00%	\$2,142	\$2,581	\$0	\$176	6.82%
688	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	\$2,109	\$171,455	-\$18,161,699	-\$18,833,139	-10984.30%
689	UPPER HUDSON NATIONAL INSURANCE COMPANY	0.00%	\$1,700	\$1,558	\$0	\$35	2.25%
690	DAKOTA HOMESTEAD TITLE INSURANCE COMPANY	0.00%	\$1,488	\$1,488	\$0	\$0	0.00%
691	QUANTA INDEMNITY COMPANY	0.00%	\$1,472	\$1,472	\$0	-\$187,126	-12712.36%
692	VEREX ASSURANCE INCORPORATED	0.00%	\$1,379	\$1,722	-\$525	-\$1,066	-61.90%
693	MEMIC INDEMNITY COMPANY	0.00%	\$1,276	\$563	\$0	\$366	65.01%
694	RANCHERS AND FARMERS INSURANCE COMPANY	0.00%	\$1,221	\$253	\$0	\$0	0.00%
695	NATIONAL TITLE INSURANCE OF NEW YORK INC	0.00%	\$1,170	\$21,564	\$0	\$0	0.00%
696	CMG MORTGAGE ASSURANCE COMPANY	0.00%	\$988	\$988	\$0	\$0	0.00%
697	AMCOMP PREFERRED INSURANCE COMPANY	0.00%	\$833	\$577	\$0	\$71	12.31%
698	FAIRMONT PREMIER INSURANCE COMPANY	0.00%	\$574	\$574	\$15,253	-\$508,162	-88529.97%
699	MGIC INDEMNITY CORPORATION	0.00%	\$571	\$985	\$0	-\$11,101	-1127.01%
700	CALIFORNIA CASUALTY INSURANCE COMPANY	0.00%	\$484	\$484	\$0	-\$321	-66.32%
701	TIG INSURANCE COMPANY	0.00%	\$239	\$239	\$1,940,621	-\$3,599,758	-1506174.90%
702	PETROLEUM CASUALTY COMPANY	0.00%	\$126	\$126	\$0	\$0	0.00%
703	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	0.00%	\$27	\$1,126	\$300,000	-\$227,074	-20166.43%
704	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$6	\$58	\$50,138	\$27,919	48136.21%
705	ACE INDEMNITY INSURANCE COMPANY	0.00%	\$0	-\$596	\$0	\$31,008	-5202.68%
706	INTERLEX INSURANCE COMPANY	0.00%	\$0	\$0	\$64,900	-\$220,000	N/A
707	MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$231,289	N/A
708	ARCH REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,462	N/A
709	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$473,992	N/A



**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
710	GREAT AMERICAN CONTEMPORARY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$140	N/A
711	CHURCH INSURANCE CO THE	0.00%	\$0	\$0	\$8,000	\$6,206	N/A
712	NATIONWIDE ASSURANCE COMPANY	0.00%	\$0	\$0	-\$229	-\$229	N/A
713	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$414,516	-\$48,843	N/A
714	HARBOR POINT REINSURANCE US INC	0.00%	\$0	\$0	\$0	-\$1,592	N/A
715	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$0	\$196	\$252,500	\$131,734	67211.22%
716	PROGRESSIVE ADVANCED INSURANCE COMPANY	0.00%	\$0	\$0	\$2	-\$12	N/A
717	AMERICA FIRST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$66,312	N/A
718	FINANCIAL GUARANTY INSURANCE COMPANY	0.00%	\$0	\$10,199,560	\$0	\$0	0.00%
719	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$164,275	N/A
720	UNITRIN AUTO AND HOME INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38	N/A
721	AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$189	N/A
722	PEAK PROPERTY AND CASUALTY INSURANCE CORP	0.00%	\$0	\$0	\$0	-\$2	N/A
723	FAIRMONT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,485	N/A
724	UNITED FIRE & INDEMNITY COMPANY	0.00%	\$0	\$0	\$22,500	\$26,199	N/A
725	AMERICAN STATES INSURANCE COMPANY OF TEXAS	0.00%	\$0	\$0	-\$280	-\$261	N/A
726	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	\$0	\$102	N/A
727	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,493,948	N/A
728	INFINITY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$564	\$4,875	N/A
729	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$26,224	-\$8,344	N/A
730	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,917	N/A
731	CAMDEN FIRE INSURANCE ASSOCIATION THE	0.00%	\$0	\$0	\$38,306	-\$72,632	N/A
732	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$7,419	N/A
733	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$2,595	-\$9,989	N/A
734	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$131,861	\$3,354,121	N/A
735	NATIONWIDE GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
736	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$0	-\$1,032,843	-\$1,032,843	N/A
737	PROVIDENCE WASHINGTON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,737	N/A
738	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
739	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$116	N/A
740	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$142,014	\$77,091	N/A
741	STATE FARM GENERAL INSURANCE COMPANY	0.00%	\$0	\$25	\$6,601	\$6,601	26404.00%
742	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$60,605	-\$66,841	N/A
743	CIFG ASSURANCE NORTH AMERICA INC	0.00%	\$0	\$66,231	\$0	\$0	0.00%
744	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	-\$7,740	-\$8,860	N/A
745	MILWAUKEE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$53	N/A
746	KEMPER CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,004,958	-\$36,011	N/A
747	ARCH INDEMNITY INSURANCE COMPANY	0.00%	\$0	\$500	\$0	-\$2	-0.40%
748	TRI STATE INSURANCE COMPANY OF MINNESOTA	0.00%	\$0	\$0	\$70,000	\$9,363	N/A
749	GREAT AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,100	N/A
750	INFINITY SPECIALITY INSURANCE COMPANY	0.00%	\$0	\$0	-\$867	-\$867	N/A
751	CONSTITUTION INSURANCE COMPANY	0.00%	\$0	\$0	\$5,496	\$0	N/A
752	COMMERCIAL CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$216,898	\$260,984	N/A
753	LM PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$11	-\$60,126	N/A
754	MISSOURI PHYSICIANS ASSOCIATES	0.00%	\$0	\$0	\$0	-\$59,000	N/A
755	CENTRE INSURANCE COMPANY	0.00%	\$0	\$0	\$3,081	\$74,216	N/A
756	NATIONAL REINSURANCE CORPORATION THE	0.00%	\$0	\$0	\$0	-\$49,296	N/A
757	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$7,875	N/A
758	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$766,793	N/A
759	LM PERSONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
760	LM GENERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28	N/A
761	INFINITY PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$569	-\$25,130	N/A
762	AMERICAN STATES PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$40,197	-\$5,145	N/A
763	AMERICAN EMPIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$35	N/A
764	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$100	-\$130,750	N/A
765	STARR INDEMNITY & LIABILITY COMPANY	0.00%	\$0	\$0	\$12,480	\$246,705	N/A
766	WHITE MOUNTAINS REINSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$1,683	-\$115,033	N/A
767	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$79	N/A
768	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,774	-\$2,774	N/A

**2008 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
769	ST PAUL MEDICAL LIABILITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8,506	N/A
770	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$261,868	N/A
771	FFG INSURANCE COMPANY	0.00%	\$0	\$28,918	\$16,435	\$18,318	63.34%
772	FAIRFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$147,177	\$144,667	N/A
773	COLUMBIA INSURANCE COMPANY	0.00%	-\$10	-\$5	\$0	\$29	-580.00%
774	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	0.00%	-\$15	-\$13	\$35,170	\$67,796	-521507.69%
775	ALEA NORTH AMERICA INSURANCE COMPANY	0.00%	-\$124	-\$86	\$1,185,399	\$842,121	-979210.47%
776	UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE CO	0.00%	-\$170	\$14,627	\$38,048	\$203,831	1393.53%
777	ATHENA ASSURANCE COMPANY	0.00%	-\$270	-\$557	\$18,819	-\$145,429	26109.34%
778	ALLIED WORLD REINSURANCE COMPANY	0.00%	-\$360	-\$360	\$31,310	\$369,978	-102771.67%
779	SAFETY FIRST INSURANCE COMPANY	0.00%	-\$802	-\$3,794	\$0	-\$32,953	868.56%
780	NATIONAL INSURANCE ASSOCIATION	0.00%	-\$1,259	\$16,436	\$153,712	\$15,911	96.81%
781	PENN AMERICA INSURANCE COMPANY	0.00%	-\$2,847	\$1,505	\$174,489	\$158,115	10505.98%
782	FAIRMONT SPECIALTY INSURANCE COMPANY	0.00%	-\$3,712	-\$3,601	\$290,074	-\$1,462,380	40610.39%
783	AMERICAN GENERAL INDEMNITY COMPANY	0.00%	-\$23,016	\$83,370	\$790	-\$26,430	-31.70%
784	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO	0.00%	-\$32,222	-\$31,404	\$242,067	\$803,541	-2558.72%
785	ARROWOOD INDEMNITY COMPANY	0.00%	-\$49,380	\$2,946,324	\$20,227,521	\$12,723,173	431.83%
786	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$78,459	\$704,034	\$447,045	\$513,278	72.91%
787	FIDELITY AND GUARANTY INSURANCE COMPANY	-0.01%	-\$907,910	-\$942,173	-\$1,444,646	-\$5,738,112	609.03%
TOTAL		100.00%	\$8,817,376,813	\$8,792,958,335	\$5,406,061,580	\$5,747,085,570	65.36%

**PROPERTY & CASUALTY  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
44725	1ST AUTO & CASUALTY INSURANCE COMPANY	PO BOX 7988	MADISON	WI	53707	608-242-4505
36404	21ST CENTURY CASUALTY COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-715-6441
12963	21ST CENTURY INSURANCE COMPANY	6301 OWENSMOUTH AVE	WOODLAND HILLS	CA	91367	818-715-6441
22896	ACA FINANCIAL GUARANTY CORPORATION	140 BROADWAY 47TH FL	NEW YORK	NY	10005	212-375-2043
10349	ACCEPTANCE CASUALTY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
20010	ACCEPTANCE INDEMNITY INSURANCE CO	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
11711	ACCESS INSURANCE COMPANY	PO BOX 250069	ATLANTA	GA	30341	770-234-3600
12304	ACCIDENT FUND GENERAL INSURANCE COMPANY	PO BOX 40790	LANSING	MI	48901-7990	517-342-4200
10166	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	PO BOX 40790	LANSING	MI	48901-7990	517-342-4200
12305	ACCIDENT FUND NATIONAL INSURANCE COMPANY	PO BOX 40790	LANSING	MI	48933	517-342-4200
11573	ACCIDENT INSURANCE COMPANY INC	131 DUTCHMAN BLVD	IRMO	SC	29063	803-754-2942
26379	ACCREDITED SURETY AND CASUALTY COMPANY INC	PO BOX 140855	ORLANDO	FL	32814-0855	407-629-2131
22667	ACE AMERICAN INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
10030	ACE INDEMNITY INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
19984	ACIG INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	800-563-6051
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	312-781-6648
14184	ACUITY A MUTUAL INSURANCE COMPANY	2800 SOUTH TAYLOR DR	SHEBOYGAN	WI	53081-8470	920-458-9131
10324	ADDISON INSURANCE COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	319-399-5723
44318	ADMIRAL INDEMNITY COMPANY	1255 CALDWELL RD	CHERRY HILL	NJ	08034	630-210-0360
33987	ADVANTA INSURANCE COMPANY	PO BOX 429	SPRING HOUSE	PA	19477-0429	215-444-5769
40517	ADVANTAGE WORKERS COMPENSATION INSURANCE CO	PO BOX 571918	SALT LAKE CITY	UT	84157-1918	801-288-8750
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401-275-3000
42609	AFFIRMATIVE INSURANCE COMPANY	PO BOX 9030	ADDISON	TX	75001	972-728-6300
12522	AGENTS NATIONAL TITLE INSURANCE COMPANY	1207 W BROADWAY STE C	COLUMBIA	MO	65203	573-442-3351
42757	AGRI GENERAL INSURANCE COMPANY	9200 NORTH PARK DR STE 350	JOHNSTON	IA	50131-3007	515-559-1000
25232	AIG ADVANTAGE INSURANCE COMPANY	ONE AIG CTR	WILMINGTON	DE	19803-1115	302-252-2000
19402	AIG CASUALTY COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
34789	AIG CENTENNIAL INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
36587	AIG NATIONAL INSURANCE COMPANY INC	13010 MORRIS RD STE 500	ALPHARETTA	GA	30004	302-252-2000
20796	AIG PREMIER INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
34886	AIOI INSURANCE COMPANY OF AMERICA	475 MARTINGALE RD STE 330	SCHAUMBURG	IL	60173	847-619-4928
19399	AIU INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
38733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907-248-2642
24899	ALEA NORTH AMERICA INSURANCE COMPANY	55 CAPITAL BLVD	ROCKY HILL	CT	06067	860-513-4180
11004	ALFA SPECIALTY INSURANCE CORPORATION	PO BOX 11000	MONTGOMERY	AL	36191-0001	334-613-4289
12188	ALFA VISION INSURANCE CORPORATION	2108 EAST S BLVD	MONTGOMERY	AL	36116-2015	334-613-4289
13285	ALLEGHENY CASUALTY COMPANY	PO BOX 1116	MEADVILLE	PA	16335-7116	814-336-2521
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	620-241-2200
35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	225 W WASHINGTON ST STE 2000	CHICAGO	IL	60606	818-260-7500
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818-260-7500
42579	ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
10690	ALLIED WORLD NATIONAL ASSURANCE COMPANY	225 FRANKLIN ST 27TH FL	BOSTON	MA	02110	646-794-0500
22730	ALLIED WORLD REINSURANCE COMPANY	225 FRANKLIN ST	BOSTON	MA	02110	646-794-0500
41840	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	645 W GRAND RIVER AVE	HOWELL	MI	48843	508-853-7200
29688	ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19240	ALLSTATE INDEMNITY COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
19232	ALLSTATE INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
17230	ALLSTATE PROPERTY & CASUALTY INSURANCE COMPAN	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 223687	DALLAS	TX	75243	972-690-5500
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	212-668-0340
19100	AMCO INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
25402	AMCOMP ASSURANCE CORPORATION	PO BOX 88806	N. PALM BEACH	FL	33408-8806	561-840-7171
10346	AMCOMP PREFERRED INSURANCE COMPANY	PO BOX 88806	NORTH PALM BEACH	FL	33408-8806	561-840-7171
12696	AMERICA FIRST INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02116	617-357-9500
12548	AMERICAN AGRI-BUSINESS INSURANCE COMPANY	1701 82ND STREET	LUBBOCK	TX	79424	806-473-0333
10103	AMERICAN AGRICULTURAL INSURANCE CO	1501 E WOODFIELD RD STE 300W	SCHAUMBURG	IL	60173-5422	847-969-2900
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	555 COLLEGE RD EAST PLZ 2	PRINCETON	NJ	08543-5241	609-243-4200
10073	AMERICAN AMBASSADOR CASUALTY COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	777 SAN MARIN DR SAN MARIN 2	NAVATO	CA	94998-2000	415-899-2000
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305-253-2244
40789	AMERICAN BUSN & PERSONAL INS MUTUAL INC	307 N MICHIGAN AVE	CHICAGO	IL	60601-5499	312-346-8100
20427	AMERICAN CASUALTY CO OF READING PENNSYLVANIA	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
10391	AMERICAN CENTENNIAL INSURANCE CO	3501 SILVERSIDE ROAD	WILMINGTON	DE	19810	302-479-2100
19941	AMERICAN COMMERCE INSURANCE COMPANY	211 MAIN ST	WEBSTER	MA	43218-2579	508-943-9000
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDE LAKE 1400	BLOOMINGTON	MN	55437	952-893-0403
10216	AMERICAN CONTRACTORS INDEMNITY COMPANY	9841 AIRPORT BLVD 9TH FL	LOS ANGELES	CA	90045	100-649-0990
19690	AMERICAN ECONOMY INSURANCE COMPANY	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
37990	AMERICAN EMPIRE INSURANCE COMPANY	PO BOX 5370	CINCINNATI	OH	45201	513-369-3000
10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	860-277-0111
23450	AMERICAN FAMILY HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
19275	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
37931	AMERICAN FARMERS & RANCHERS INSURANCE COMPAN	2710 SUNRISE RIM ROAD, SUITE 100	BOISE	ID	83705	405-218-5535
10170	AMERICAN FEDERATED INSURANCE COMPANY	PO BOX 321422	FLOWOOD	MS	39232	601-992-6886
24066	AMERICAN FIRE & CASUALTY COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	617-357-9500
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	847-517-6000
31208	AMERICAN GENERAL PROPERTY INSURANCE COMPANY	458N AMERICAN GENERAL CENTER	NASHVILLE	TN	37250	615-749-1000
26247	AMERICAN GUARANTEE & LIABILITY INSURANCE COMPAN	1400 AMERICAN LN T-1 F 19	SCHAUMBURG	IL	60196-1056	847-413-5048
51411	AMERICAN GUARANTY TITLE INSURANCE COMPANY	400 SECOND AVE SOUTH	MINNEAPOLIS	MN	55401	405-942-4848
43494	AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817-348-1600
13331	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	471 E BROAD ST	COLUMBUS	OH	43215	614-225-8211

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	185 GREENWOOD ROAD	NAPA	CA	94558	310-492-4752
19380	AMERICAN HOME ASSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR PO BOX 777	NOVATO	CA	94998	513-762-5700
32220	AMERICAN INTERNATIONAL INSURANCE COMPANY	ONE AIG CENTER	WILMINGTON	DE	19803	302-252-2000
40258	AMERICAN INTERNATIONAL SOUTH INSURANCE COMPAN	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
31895	AMERICAN INTERSTATE INSURANCE COMPANY	2301 HWY 190 WEST	DERIDDER	LA	70634	800-256-9052
30562	AMERICAN MANUFACTURERS MUTUAL INSURANCE CO	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-3127
16810	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 728847	OKLAHOMA CITY	OK	73172-8847	405-621-6595
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
38652	AMERICAN MODERN SELECT INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
22918	AMERICAN MOTORISTS INSURANCE COMPANY	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-3127
39942	AMERICAN NATIONAL GENERAL INSURANCE COMPANY	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
28401	AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417-887-4990
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	480-483-8666
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313-337-1102
39969	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	100 GALLERIA PARKWAY S.E. STE 700	ATLANTA	GA	30339	770-916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	260 INTERSTATE N CIRCLE SE	ATLANTA	GA	30339-2210	770-763-1000
17965	AMERICAN SENTINEL INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717-657-9671
42897	AMERICAN SERVICE INSURANCE COMPANY	150 NORTHWEST POINT BLVD	ELK GROVE VILLAGE	IL	60007-7986	847-472-6700
41998	AMERICAN SOUTHERN HOME INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	31139-0030	404-266-9599
19283	AMERICAN STANDARD INS COMPANY OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608-249-2111
19704	AMERICAN STATES INSURANCE COMPANY	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
19712	AMERICAN STATES INSURANCE COMPANY OF TEXAS	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
37214	AMERICAN STATES PREFERRED INSURANCE COMPANY	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
40800	AMERICAN STERLING INSURANCE COMPANY	27422 PORTOLA PKWY	FOOTHILL RANCH	CA	92610	949-616-1033
19623	AMERICAN SUMMIT INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
31380	AMERICAN SURETY COMPANY	3905 VINCENNES ROAD, SUITE 200	INDIANAPOLIS	IN	46268	317-875-8700
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LANE, TOWER 1 19TH	SCHAUMBURG	IL	60196-1056	847-413-5048
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 1990	NEW ORLEANS	LA	70130	504-528-9555
30872	AMERIN GUARANTY CORPORATION	1601 MARKET ST	PHILADELPHIA	PA	19103	215-231-1225
12504	AMERIPRISE INSURANCE COMPANY	3900 PACKERLAND DR	DE PERE	WI	54115	920-330-5100
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
23396	AMERISURE MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	248-615-9000
27928	AMEX ASSURANCE COMPANY	480 PILGRIM WAY STE 1400	GREEN BAY	WI	54304	920-431-4000
42390	ANGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	800-652-6422
10984	ANSUR AMERICA INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	989-652-6121
28207	ANTHEM INSURANCE COMPANIES INC	120 MONUMENT CIRCLE	INDIANAPOLIS	IN	46204-4902	317-488-6000
34738	ARAG INSURANCE COMPANY	400 LOCUST ST STE 480	DES MOINES	IA	50309	515-246-1200
30830	ARCH INDEMNITY INSURANCE COMPANY	300 PLAZA THREE	JERESY CITY	NJ	07311-1107	201-743-4000
11150	ARCH INSURANCE COMPANY	300 PLAZA THREE	JERSEY CITY	NJ	07311-1107	201-743-4000
10348	ARCH REINSURANCE COMPANY	360 MT KEMBLE AVENUE, PO BOX 1988	MORRISTOWN	NJ	07962-1988	973-898-9575
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	309-688-8571
19801	ARGONAUT INSURANCE COMPANY	10101 REUNION PLACE STE 500	SAN ANTONIO	TX	78216	800-470-7958
19828	ARGONAUT MIDWEST INSURANCE COMPANY	10101 REUNION PLACE STE 500	SAN ANTONIO	TX	78216	800-470-7958
41459	ARMED FORCES INSURANCE EXCHANGE	550 EISENHOWER RD	LEAVENWORTH	KS	66048	913-727-5500
24678	ARROWOOD INDEMNITY COMPANY	3600 ARCO CORP DR	CHARLOTTE	NC	28273	704-522-2000
10194	ARTISAN AND TRUCKERS CASUALTY COMPANY	6300 WILSON MILLS RD	MAYFIELD VILLAGE	OH	44143	440-395-4460
12865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DR	NOVATO	CA	94998	415-899-2000
19305	ASSURANCE COMPANY OF AMERICA	1400 AMERICAN LN TOWER 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
11558	ASSURANCEAMERICA INSURANCE COMPANY	5500 INTERSTATE N PARKWAY #600	ATLANTA	GA	30328	770-952-0200
30180	ASSURED GUARANTY CORP	1251 AVE OF THE AMERICAS 21ST FL	NEW YORK	NY	10020	212-974-0100
41769	ATHENA ASSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD STE 300	SUWANEE	GA	30024	678-512-2400
22209	ATLANTIC INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	614-249-1545
27154	ATLANTIC SPECIALTY INSURANCE COMPANY	ONE BEACON ST	CANTON	MA	02021	781-332-7000
25422	ATRIADUS TRADE CREDIT INSURANCE INC	5026 CAMPBELL BLVD STE C	BALTIMORE	MD	21236	410-246-5587
13412	AUSTIN MUTUAL INSURANCE COMPANY	PO BOX 1420	MAPLE GROVE	MN	55311	763-657-8600
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314-523-7350
18988	AUTO OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
15512	AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314-523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	713-462-1000
10792	AVOMARK INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	617-357-9500
29530	AXA ART INSURANCE CORPORATION	3 WEST 35TH ST 11TH FL	NEW YORK	NY	10001	212-415-8421
33022	AXA INSURANCE COMPANY	17 STATE ST 36TH FL	NEW YORK	NY	10004	212-493-9300
16187	AXA RE PROPERTY AND CASUALTY INSURANCE COMPAN	17 STATE ST	NEW YORK	NY	10004-1501	212-493-9350
37273	AXIS INSURANCE COMPANY	11680 GREAT OAKS WAY ST 500	ALPHARETTA	GA	30022	678-746-9400
20370	AXIS REINSURANCE COMPANY	11680 GREAT OAKS WAY, SUITE 500	ALPHARETTA	GA	30022	212-500-7600
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-222-8000
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405-290-5678
33162	BANKERS INSURANCE COMPANY	11101 ROOSEVELT BLVD N	ST PETERSBURG	FL	33716	727-823-4000
20591	BANKERS STANDARD FIRE & MARINE CO	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
18279	BANKERS STANDARD INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
29513	BAR PLAN MUTUAL INSURANCE COMPANY THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	314-965-3333
10966	BAR PLAN SURETY AND FIDELITY COMPANY, THE	1717 HIDDEN CRK CRT	TOWN & COUNTRY	MO	63131	314-965-3333
38245	BCS INSURANCE COMPANY	2 MID AMERI CA PLAZA SUITE 200	OAKBROOK TERRACE	IL	60181-4712	630-472-7700
37540	BEAZLEY INSURANCE COMPANY INC	30 BATTERSON PARK ROAD	FARMINGTON	CT	06032	860-677-3700
41394	BENCHMARK INSURANCE COMPANY	775 PRAIRIE CENTER DR STE 420	EDEN PRAIRIE	MN	55344	952-974-2200
29580	BERKLEY REGIONAL INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
13070	BERKSHIRE HATHAWAY ASSURANCE CORPORATION	3024 HARNEY ST	OMAHA	NE	68131	402-536-3000
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-786-5401

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309-732-0409
12311	BLOOMINGTON COMPENSATION INSURANCE COMPANY	8500 NORMANDALE AKE BLVD STE 1400	BLOOMINGTON	MN	55437	952-893-0403
24503	BLUE RIDGE INSURANCE COMPANY	ONE GENERAL DR	SUN PRAIRIE	WI	53596	608-837-4440
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A STE 300	LOMBARD	IL	60148	502-253-6500
19658	BRISTOL WEST INSURANCE COMPANY	5990 WEST CREEK ROAD	INDEPENDENCE	OH	44131-2190	954-316-5200
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	260-482-8668
27464	CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
35955	CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	PO BOX M	SAN MATEO	CA	94402-0080	503-892-3932
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
20125	CALIFORNIA CASUALTY INSURANCE COMPANY	PO BOX M	SAN MATEO	CA	94402-0080	650-574-4000
21946	CAMDEN FIRE INSURANCE ASSOCIATION THE	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816-632-6511
42498	CAMERON NATIONAL INSURANCE COMPANY	214 E MCELWAIN DR	CAMERON	MO	64429	816-632-6511
36340	CAMICO MUTUAL INSURANCE COMPANY	1235 RADIO RD	REDWOOD CITY	CA	94065-1217	650-802-2500
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	864-242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	248-359-9949
20877	CAPITAL MARKETS ASSURANCE CORPORATION	113 KING STREET	ARMONK	NY	10504	914-273-4545
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608-829-4200
21075	CARDIF PROPERTY AND CASUALTY INSURANCE COMPAN	PO BOX 77-0250	MIAMI	FL	33177	305-234-1771
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904-363-0900
11255	CATERPILLAR INSURANCE COMPANY	PO BOX 340001	NASHVILLE	TN	37203-0001	615-341-8147
19518	CATLIN INSURANCE COMPANY INC	3340 PEACHTREE RD NE STE 2950	ATLANTA	GA	30326	404-443-4910
50636	CENSTAR TITLE INSURANCE COMPANY	7777 WASHINGTON AVE SOUTH	EDINA	MN	55439	877-774-0360
11499	CENSTAT CASUALTY COMPANY	PO BOX 642180	OMAHA	NE	68164-8100	402-397-1111
34274	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	PO BOX 34350	OMAHA	NE	68134-0350	402-997-8000
34649	CENTRE INSURANCE COMPANY	165 BROADWAY 33RD FL	NEW YORK	NY	10006-1404	212-859-2640
42765	CENTURION CASUALTY COMPANY	800 WALNUT ST	DES MOINES	IA	50309-3636	515-557-7271
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818-760-0880
37524	CHARTER INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
10642	CHEROKEE INSURANCE COMPANY	34200 MOUND RD	STERLING HEIGHTS	MI	48310	800-201-0450
22810	CHICAGO INSURANCE COMPANY	777 SAN MARIN DR	NOVATO	CA	94998	312-346-6400
50229	CHICAGO TITLE INSURANCE COMPANY	171 N CLARK ST 8TH FL	CHICAGO	IL	60601-3294	904-854-8100
10499	CHRYSLER INSURANCE COMPANY	27777 INKSTER RD CIMS#405-26-10	FARMINGTON HILLS	MI	48334-5326	800-782-9164
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
10052	CHUBB NATIONAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	317-321-6000
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212-592-6331
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	715-536-5577
22004	CIM INSURANCE CORPORATION	300 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513-603-5187
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513-870-2000
10677	CINCINNATI INSURANCE COMPANY THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513-870-2646
11665	CITIZENS INSURANCE COMPANY	PO BOX 436149	LOUISVILLE	KY	40253-6149	502-244-2420
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 W GRAND RIVER AVE	HOWELL	MI	48843	517-546-2160
10315	CIVIC PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3441
20532	CLARENDON NATIONAL INSURANCE COMPANY	466 LEXINGTON AVE STE 1900	NEW YORK	NY	10017	212-790-9700
25070	CLEARWATER INSURANCE COMPANY	300 FIRST STAMFORD PLC	STAMFORD	CT	06902	203-977-8024
33480	CLERMONT INSURANCE COMPANY	1255 CALDWELL ROAD, PO BOX 5725	CHERRY HILL	NJ	08034	630-210-0360
29114	CMG MORTGAGE ASSURANCE COMPANY	5910 MINERAL PT RD	MADISON	WI	53705	800-937-2644
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT RD	MADISON	WI	53701-0391	800-937-2644
30112	CNL/INSURANCE AMERICA INC	PO BOX 6097	MACON	GA	31208-6097	478-477-0400
31887	COFACE NORTH AMERICA INSURANCE COMPANY	535 BOYLSTON ST 9TH FL	BOSTON	MA	02116	609-469-0400
34347	COLONIAL AMERICAN CASUALTY AND SURETY C	1400 AMER LN TW 1 19TH FL	SCHAUMBURG	IL	60196	847-413-5048
10758	COLONIAL SURETY COMPANY	50 CHESTNUT RIDGE RD	MONTVALE	NJ	07645	201-573-8788
41785	COLORADO CASUALTY INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
27812	COLUMBIA INSURANCE COMPANY	3024 HARVEY ST	OMAHA	NE	68131-3580	402-536-3000
40371	COLUMBIA MUTUAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205-0618	573-474-6193
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	573-474-6193
51373	COLUMBIAN NATIONAL TITLE INSURANCE COMPANY	2921 SW WANAMAKER DR STE 100	TOPEKA	KS	66614	714-250-3372
19410	COMMERCE AND INDUSTRY INSURANCE CO	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
50026	COMMERCE TITLE INSURANCE COMPANY	2828 N HARWOOD ST 11TH FL	DALLAS	TX	75201	214-981-6348
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	ONE LIBERTY PLAZA, 19TH FLOOR	NEW YORK	NY	10006	203-363-5200
18732	COMMERCIAL LOAN INSURANCE CORPORATION	3003 OAK RD	WALNUT CREEK	CA	94597	800-288-1970
10220	COMMONWEALTH INSURANCE COMPANY OF AMERICA	PO BOX 34069	SEATTLE	WA	98124	206-382-6670
50083	COMMONWEALTH LAND TITLE INSURANCE COMPANY	5600 COX RD	GLEN ALLEN	VA	23060	904-854-8100
10794	COMPANION COMMERCIAL INSURANCE COMPANY	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
12157	COMPANION PROPERTY AND CASUALTY INS COMPANY	PO BOX 100165	COLUMBIA	SC	29202	803-735-0672
34711	COMPUTER INSURANCE COMPANY	10 WEYBOSSET ST, STE 502	PROVIDENCE	RI	02903-2818	401-431-2920
32190	CONSTITUTION INSURANCE COMPANY	7 TIMES SQUARE 37TH FL	NEW YORK	NY	10036	212-754-7525
10204	CONSUMERS INSURANCE USA INC	PO BOX 12269	MURFREESBORO	TN	37129	615-896-6133
20443	CONTINENTAL CASUALTY COMPANY	333 S WABASH 28FL	CHICAGO	IL	60604	312-822-5000
28258	CONTINENTAL INDEMNITY COMPANY	10805 OLD MILL ROAD	OMAHA	NE	68154	402-827-3424
35289	CONTINENTAL INSURANCE COMPANY THE	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
10804	CONTINENTAL WESTERN INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
37206	CONTRACTORS BONDING & INSURANCE COMPANY	PO BOX 9271	SEATTLE	WA	98109-0271	206-628-7200
16411	COOPERATIVE MUTUAL INSURANCE COMPANY	3905 S 148TH ST STE 100	OMAHA	NE	16411	402-408-2177
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	PO BOX 6040	COLUMBIA	MO	65205-6040	573-817-2481
20982	COUNTRY CASUALTY INSURANCE COMPANY	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
20990	COUNTRY MUTUAL INSURANCE COMPANY	PO BOX 2100	BLOOMINGTON	IL	61701	309-821-3000
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309-821-3000
10022	COUNTRYWAY INSURANCE COMPANY	PO BOX 4851	SYRACUSE	NY	13221-4851	315-634-5200
26492	COURTESY INSURANCE COMPANY	190 NW 12TH AVE	DEERFIELD BEACH	FL	33442	954-429-2103
30082	CPA INSURANCE COMPANY	PO BOX 250010	W BLOOMFIELD	MI	48325-0010	248-539-1675

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
31348	CRUM & FORSTER INDEMNITY COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07960	973-490-6929
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608-238-5851
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715-346-6000
50020	DAKOTA HOMESTEAD TITLE INSURANCE COMPANY	315 SOUTH PHILLIPS AVE	SIOUX FALLS	SD	57104	605-336-0388
34924	DAKOTA TRUCK UNDERWRITERS	PO BOX 89310	SIOUX FALLS	SD	57109-9310	605-361-4142
32271	DALLAS NATIONAL INSURANCE COMPANY	14160 DALLAS PKWY STE 500	DALLAS	TX	75254	800-533-0457
16624	DARWIN NATIONAL ASSURANCE COMPANY	9 FARM SPRINGS ROAD	FARMINGTON	CT	06032-2571	860-284-1300
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	800-282-8913
37907	DEERBROOK INSURANCE COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
37184	DEERFIELD INSURANCE COMPANY	TEN PRKWY N	DEERFIELD	IL	60015	847-572-6000
35408	DELOS INSURANCE COMPANY	120 W 45TH ST 36TH FL	NEW YORK	NY	10036	212-702-3700
18813	DENTISTS BENEFITS INSURANCE COMPANY	10505 SE 17TH AVE	MILWAUKIE	OR	97222	503-228-6554
40975	DENTISTS INSURANCE COMPANY THE	PO BOX 1582	SACRAMENTO	CA	95812	916-554-5307
42587	DEPOSITORS INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	949-263-3310
10659	DIAMOND INSURANCE COMPANY	1515 E WOODFIELD RD SUITE 820	SCHAUMBURG	IL	60173-6046	847-230-1331
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610-664-1500
42781	DIRECT GENERAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37217	615-399-4700
23736	DIRECT NATIONAL INSURANCE COMPANY	1281 MURFREESBORO RD	NASHVILLE	TN	37214	615-399-4700
36463	DISCOVER PROPERTY AND CASUALTY INS COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	651-310-7911
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	185 GREENWOOD ROAD	NAPA	CA	94558	707-226-0100
33499	DORINCO REINSURANCE COMPANY	1320 WALDO AVE STE 200	MIDLAND	MI	48640	989-636-0047
19011	DRIVERS INSURANCE COMPANY	3039 PREMIERE PKWY STE 100	DULUTH	GA	30097	678-474-9004
14702	EASTGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES-BARRE	PA	18703	570-825-9900
22926	ECONOMY FIRE & CASUALTY COMPANY	PO BOX 350	WARICK	RI	02887	800-638-4208
38067	ECONOMY PREFERRED INSURANCE COMPANY	PO BOX 350	WARICK	RI	02887	800-638-4208
40649	ECONOMY PREMIER ASSURANCE COMPANY	PO BOX 350	WARWICK	RI	02887	800-638-4208
21261	ELECTRIC INSURANCE COMPANY	75 SAM FONZO DR	BEVERLY	MA	01915	978-921-2080
25186	EMC PROPERTY & CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515-280-2511
21326	EMPIRE FIRE AND MARINE INSURANCE CO	1400 AMERICAN LANE, TOWER1 19TH FL	SCHAUMBURG	IL	60196-1065	847-413-5048
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
21458	EMPLOYERS INSURANCE COMPANY OF WAUSAU	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
32005	EMPLOYERS SECURITY INSURANCE COMPANY	8425 WOODFIELD CROSSING BLVD STE 12	INDIANAPOLIS	IN	46240	317-573-4884
15130	ENCOMPASS INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847-402-5000
10071	ENCOMPASS INSURANCE COMPANY OF AMERICA	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
10641	ENDURANCE AMERICAN INSURANCE COMPANY	767 THIRD AVE 5TH FL	NEW YORK	NY	10017	914-468-8000
11551	ENDURANCE REINSURANCE CORPORATION OF AMERICA	333 WESTCHESTER AVE	WHITE PLAINS	NY	10604	914-468-8000
15632	ENTITLE INSURANCE COMPANY	4600 ROCKSIDE ROAD	INDEPENDENCE	OH	44131	216-524-3400
28746	EQUITY INSURANCE COMPANY	PO BOX 8036	WACO	TX	76714-8036	254-776-4521
37915	ESSENTIA INSURANCE COMPANY	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
12278	ESSEX BENEFITS INSURANCE COMPANY INC	12399 GRAVOIS RD	ST LOUIS	MO	63127-1702	314-656-3000
25712	ESURANCE INSURANCE COMPANY	650 DAVIS STREET	SAN FRANCISCO	CA	94111-1904	415-875-4500
21741	ESURANCE INSURANCE COMPANY OF NEW JERSEY	650 DAVIS STREET	SAN FRANCISCO	CA	94111-1904	415-875-4500
30210	ESURANCE PROPERTY & CASUALTY INSURANCE CO	650 DAVIS STREET	SAN FRANCISCO	CA	94111-1904	415-875-4500
20516	EULER HERMES AMERICAN CREDIT INDEMNITY CO	800 RED BROOK BLVD	OWINGS MILLS	MD	21117	410-753-0718
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-4034
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	908-604-4034
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	6140 PARKLAND BLVD STE 321, BLDG ONI	MAYFIELD HEIGHTS	OH	44124	440-229-3403
24961	EVERSPAN FINANCIAL GUARANTEE CORP	1 STATE ST PLZ 15TH FL	NEW YORK	NY	10004-1505	212-668-0340
10318	EXACT PROPERTY & CASUALTY	13950 RAMONA AVE	CHINO	CA	91710	323-932-3441
10003	EXCESS SHARE INSURANCE CORPORATION	5656 FRANTZ ROAD	DUBLIN	OH	43017-3519	614-764-1900
35181	EXECUTIVE RISK INDEMNITY INC	15 MOUNTAIN VIEW ROAD, PO BOX 1615	WARREN	NJ	07061	908-903-2000
21482	FACTORY MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401-275-3000
44784	FAIRFIELD INSURANCE COMPANY	695 E MAIN ST	STAMFORD	CT	06904-2350	203-328-5000
18864	FAIRMONT INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
25518	FAIRMONT PREMIER INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
24384	FAIRMONT SPECIALTY INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50265-5997	515-225-5400
12345	FARM BUREAU NEW HORIZONS INS CO OF MISSOURI	PO BOX 658	JEFFERSON CITY	MO	65109-4515	573-893-1400
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573-893-1400
13803	FARM FAMILY CASUALTY INSURANCE COMPANY	PO BOX 344 656	ALBANY	NY	12201-0656	518-431-5040
19194	FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	PO BOX 1401	MCPHERSON	KS	67460-2846	620-241-2200
25704	FARMERS AND MERCHANTS INSURANCE COMPANY	5217 MARYLAND WAY STE 222	BRENTWOOD	TN	37027	615-370-4440
21628	FARMERS INSURANCE COMPANY INC	17000 W 19TH ST	OLATHE	KS	66061	913-564-0401
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051	323-932-3441
13897	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	6785 WESTOWN PKWY	WEST DES MOINES	IA	50266-7732	515-282-9104
16381	FARMERS UNION COOPERATIVE INSURANCE COMPANY	6785 WESTOWN PARKWAY	DES MOINES	IA	50266	515-282-9104
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
10178	FCCI INSURANCE COMPANY	6300 UNIVERSITY PRKWY	SARASOTA	FL	34240-8424	800-226-3224
20281	FEDERAL INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	317-321-6000
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	507-455-5200
11118	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	PO BOX 15147	LENEXA	KS	66215	913-541-0150
28304	FEDERATED SERVICE INSURANCE COMPANY	PO BOX 328	OWATONNA	MN	55060-0328	507-455-5200
43460	FFG INSURANCE COMPANY	200 E RANDOLPH ST 18TH FL	CHICAGO	IL	60601	131-238-1952
25879	FIDELITY & GUARANTY INSURANCE UNDERWRITERS	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
39306	FIDELITY AND DEPOSIT COMPANY MARYLAND	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196	847-413-5048
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
25180	FIDELITY NATIONAL INSURANCE COMPANY	601 RIVERSIDE AVE BLD5	JACKSONVILLE	FL	32204	800-849-6140
16578	FIDELITY NATIONAL PROPERTY AND CASUALTY INS CO	601 RIVERSIDE AVE BLDG V 2ND FL	JACKSONVILLE	FL	32204	800-849-6140
51586	FIDELITY NATIONAL TITLE INSURANCE CO	601 RIVERSIDE AVE	JACKSONVILLE	FL	32204	805-696-7000

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
12815	FINANCIAL GUARANTY INSURANCE COMPANY	125 PARK AVE	NEW YORK	NY	10017	212-312-2716
19852	FINANCIAL INDEMNITY COMPANY	PO BOX 223687	DALLAS	TX	75222-3687	972-690-5500
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-630-5000
18287	FINANCIAL SECURITY ASSURANCE INC	31 WEST 52ND STREET	NEW YORK	NY	10019	212-339-3492
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051-2478	323-932-3441
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415-899-2000
21784	FIREMENS INSURANCE COMPANY OF WASHINGTON DC	4820 LAKE BROOK DR STE 300	GLEN ALEN	VA	23060	804-285-2700
10336	FIRST ACCEPTANCE INSURANCE COMPANY INC	PO BOX 23410	NASHVILLE	TN	37202	615-327-4888
37710	FIRST AMERICAN PROPERTY & CASUALTY INS CO	PO BOX 1679	SANTA ANA	CA	92702-1679	714-560-7856
50814	FIRST AMERICAN TITLE INSURANCE COMPANY	2 AMERICAN WAY	SANTA ANA	CA	92707	714-250-3372
29980	FIRST COLONIAL INSURANCE COMPANY	1776 AMERICAN HERITAGE LIFE DRIVE	JACKSONVILLE	FL	62224	904-992-2985
10351	FIRST DAKOTA INDEMNITY COMPANY	PO BOX 89310	SIOUX FALLS	SD	57109-9310	605-361-4142
11177	FIRST FINANCIAL INSURANCE COMPANY	238 INTERNATIONAL RD	BURLINGTOH	NC	27215	336-586-2500
10676	FIRST GUARD INSURANCE COMPANY	200 NOKOMIS AVE S 4TH FL	VENICE	FL	34285	800-521-4287
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
42722	FIRST MARINE INSURANCE COMPANY	PO BOX 5323	CINCINNATI	OH	45201-5323	800-543-2644
24724	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
33383	FIRST PROFESSIONALS INSURANCE COMPANY INC	PO 44033	JACKSONVILLE	FL	32231-4033	904-360-3297
28519	FIRST SEALORD SURETY INC	789 E LANCASTER AVE	VILLANOVA	PA	19085	610-617-7202
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913-676-6723
27626	FIRSTCOMP INSURANCE COMPANY	222 S 15TH ST #1200	OMAHA	NE	68102	402-926-0099
13978	FLORISTS MUTUAL INSURANCE COMPANY	#1 HORTICULTURAL LANE	EDWARDSVILLE	IL	62025	618-655-1804
11185	FOREMOST INSURANCE COMPANY	PO BOX 2450 L/C 1415	GRAND RAPIDS	MI	49501-2450	616-956-8476
11800	FOREMOST PROPERTY AND CASUALTY INS COMPANY	PO BOX 2450 - L/C 1415	GRAND RAPIDS	MI	49501-2450	616-956-8476
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450 - L/C 1415	GRAND RAPIDS	MI	49501-2450	616-956-8476
10801	FORTRESS INSURANCE COMPANY	6133 N. RIVER RD STE 650	ROSEMONT	IL	60018-5173	847-384-0062
10985	FORTUITY INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	989-652-6121
14249	FOUNDERS INSURANCE COMPANY	1645 E BIRCHWOOD AVE	DESPLAINES	IL	60018	847-768-0040
13986	FRANKENMUTH MUTUAL INSURANCE COMPANY	ONE MUTUAL AVE	FRANKENMUTH	MI	48787-0001	989-652-6121
12361	GALEN INSURANCE COMPANY	7165 DELMAR BLV STE 215	ST LOUIS	MO	63130	314-721-2366
21253	GARRISON PROPERTY AND CASUALTY INS COMPANY	PO BOX 690286	SAN ANTONIO	TX	78269-0286	210-498-2211
28339	GATEWAY INSURANCE COMPANY	1401 S BRENTWOOD BLVD STE 1000	ST LOUIS	MO	63144	314-373-3333
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
35882	GEICO GENERAL INS CO	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
24414	GENERAL CASUALTY COMPANY OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
18821	GENERAL CASUALTY INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	608-837-4440
30007	GENERAL FIDELITY INSURANCE COMPANY	200 S COLLEGE STREET, NC1-014-11-38	CHARLOTTE	NC	28255	843-577-1364
24732	GENERAL INSURANCE COMPANY OF AMERICA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203-328-5000
39322	GENERAL SECURITY NATIONAL INSURANCE COMPANY	199 WATER ST, 21ST FLOOR	NEW YORK	NY	10038	212-884-9087
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5700
11231	GENERALI U S BRANCH	ONE LIBERTY PLAZA	NEW YORK	NY	10006-1477	212-602-7600
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203-328-5000
37095	GENWORTH FINANCIAL ASSURANCE CORPORATION	6601 SIX FORKS ROAD	RALEIGH	NC	27615	919-846-4100
41432	GENWORTH HOME EQUITY INSURANCE CORPORATION	6601 SIX FORKS ROAD	RALEIGH	NC	27615	919-846-4100
38458	GENWORTH MORTGAGE INSURANCE CORPORATION	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
16675	GENWORTH MORTGAGE INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919-846-4100
29823	GENWORTH RESIDENTIAL MORTGAGE INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619	919-846-4100
10799	GEOVERA INSURANCE COMPANY	4820 BUSINESS CENTER DR STE 200	FAIRFIELD	CA	94534-1900	800-785-2658
41343	GERLING AMERICA INSURANCE COMPANY	150 N WACKER DRIVE, STE 2900	CHICAGO	IL	60606	312-456-6798
11282	GERMANTOWN INSURANCE COMPANY	210 S FOURTH ST	PHILADELPHIA	PA	19106-3788	215-627-1752
11312	GLOBE AMERICAN CASUALTY COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
11044	GMAC INSURANCE COMPANY ONLINE INC	PO BOX 3199	WINSTON SALEM	NC	27102-3199	336-435-2000
22063	GOVERNMENT EMPLOYEES INSURANCE CO	ONE GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-2669
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	317-388-4500
10322	GRANGE INDEMNITY INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
14060	GRANGE MUTUAL CASUALTY COMPANY	PO BOX 1218	COLUMBUS	OH	43216-1218	614-445-2900
26310	GRANITE RE INC	14001 QUAILBROOK DR	OKLAHOMA CITY	OK	73134	405-752-2600
23809	GRANITE STATE INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
10671	GRAY CASUALTY & SURETY COMPANY THE	PO BOX 6202	METAIRIE	LA	70009	504-888-7790
36307	GRAY INSURANCE COMPANY THE	PO BOX 6202	METAIRIE	LA	70009-6202	504-888-7790
26832	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513-369-5000
26344	GREAT AMERICAN ASSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
10646	GREAT AMERICAN CONTEMPORARY INSURANCE CO	580 WALNUT STREET	CINCINNATI	OH	45202-3180	513-369-5000
16691	GREAT AMERICAN INSURANCE COMPANY	580 WALNUT STREET 12TH FLOOR	CINCINNATI	OH	45202	513-369-5000
22136	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513-369-5000
33723	GREAT AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513-369-5000
25224	GREAT DIVIDE INSURANCE COMPANY	7233 E BUTHERUS DR	SCOTTSDALE	AZ	85260	480-951-0905
18694	GREAT MIDWEST INSURANCE COMPANY	9821 KATY FREEWAY #850	HOUSTON,	TX	77024	616-541-1500
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	317-321-6000
26654	GREAT NORTHWEST INSURANCE COMPANY	400 ROBERT STREET N ST 1100	ST PAUL	MN	55101	651-325-0060
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402-494-2411
22187	GREATER NEW YORK MUTUAL INS CO	200 MADISON AVE	NEW YORK	NY	10016	212-683-9700
22322	GREENWICH INSURANCE COMPANY	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146, PO BOX 790	GRINNELL	IA	50112-0790	641-269-8000
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	641-269-8000
36650	GUARANTEE COMPANY OF NORTH AMERICA USA THE	25800 NORTHWESTERN HWY, STE 720	SOUTHFIELD	MI	48075-8410	248-281-0281
11398	GUARANTEE INSURANCE COMPANY	401 EAST LAS OLAS BLVD STE 1540	FORT LAUDERDALE	FL	33180	954-670-2900
42331	GUIDEONE AMERICA INSURANCE COMPANY	1111 ASHWORTH RD	W DES MOINES	IA	50265-3536	515-267-5000
42803	GUIDEONE ELITE INSURANCE COMPANY	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515-267-5000
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515-267-5000



**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
14559	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	1111 ASHWORTH ROAD	WEST DES MOINES	IA	50265-0600	515-267-5000
42811	GULF UNDERWRITERS INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
34037	HALLMARK INSURANCE COMPANY	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817-348-1600
36064	HANOVER AMERICAN INSURANCE COMPANY THE	440 LINCOLN ST	WORCESTER	MA	01653	508-853-7200
22292	HANOVER INSURANCE COMPANY THE	440 LINCOLN STREET	WORCESTER	MA	01653	508-853-7200
10829	HARBOR POINT REINSURANCE US INC	4 ESSEX AVENUE	BERNARDSVILLE	NJ	07924	908-630-2700
21806	HARBOR SPECIALTY INSURANCE COMPANY	466 LEXINGTON AVE STE 1900	NEW YORK	NY	10017	212-790-9700
26433	HARCO NATIONAL INSURANCE COMPANY	702 OBERLIN ROAD	RALEIGH	NC	27605	847-321-4800
23582	HARLEYSVILLE INSURANCE COMPANY	355 MAPLE AVENUE	HARLEYSVILLE	PA	19438-2297	215-256-5000
14516	HARLEYSVILLE LAKE STATES INSURANCE COMPANY	355 MAPLE AVENUE	HARLEYSVILLE	PA	19438-2297	215-256-5000
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVENUE	HARLEYSVILLE	PA	19438-2297	215-256-5000
35696	HARLEYSVILLE PREFERRED INSURANCE COMPANY	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
26182	HARLEYSVILLE WORCESTER INSURANCE COMPANY	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215-256-5000
22357	HARTFORD ACCIDENT & INDEMNITY CO	HARTFORD PLZ	HARTFORD	CT	06115	860-547-5000
29424	HARTFORD CASUALTY INSURANCE CO	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
19682	HARTFORD FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
37478	HARTFORD INSURANCE COMPANY OF MIDWEST THE	HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	860-722-1866
29890	HARTFORD STEAM BOILER INSPECTION AND INS CO OF C	PO BOX 0299	HARTFORD	CT	06141-0299	860-722-5057
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	860-547-5000
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	931-381-5406
36919	HAWKEYE SECURITY INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
36781	HCC INSURANCE COMPANY	13403 NW FRWY	HOUSTON	TX	77040	713-462-1000
35904	HEALTH CARE INDEMNITY INC	PO BOX 555	NASHVILLE	TN	37203	615-344-5807
32077	HERITAGE CASUALTY INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	847-605-3000
39527	HERITAGE INDEMNITY COMPANY	7125 W JEFFERSON AVE	LAKEWOOD	CO	90235	303-987-5500
35599	HIGHMARK CASUALTY INSURANCE COMPANY	120 FIFTH AVE STE P6504, FIFTH AVE PL	PITTSBURGH	PA	15222-3099	800-328-5433
10068	HILLSTAR INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
10200	HISCOX INSURANCE COMPANY INC	PO BOX 520	GENEVA	IL	60134	630-232-2100
14206	HOLYOKE MUTUAL INSURANCE COMPANY IN SALEM	HOLYOKE SQUARE	SALEM	MA	01970-6506	309-821-3000
26638	HOME-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
20419	HOMESITE INDEMNITY COMPANY	99 BEDFORD ST	BOSTON	MA	02111	617-832-1383
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
22756	HORACE MANN PROPERTY & CASUALTY INS COMPANY	#1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715	217-789-2500
10069	HOUSING AUTHORITY PROPERTY INS A MUTUAL CO	189 COMMERCE COURT	CHESIRE	CT	06410	203-272-8220
38849	HOUSTON GENERAL INSURANCE COMPANY	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
28657	HSBC INSURANCE COMPANY OF DELAWARE	200 SOMERSET CORP BLVD, SUITE 100	BRIDGEWATER	NJ	08807	908-203-2640
25054	HUDSON INSURANCE COMPANY	300 FIRST STAMFORD PL, 6TH FL	STAMFORD	CT	06902	212-978-2876
29068	IDS PROPERTY CASUALTY INSURANCE COMPANY	3500 PACKERLAND DR	DEPERE	WI	54115	920-330-5100
23817	ILLINOIS NATIONAL INSURANCE COMPANY	80 PINE STREET 5TH FLOOR	NEW YORK	NY	10005	212-770-7000
11487	IMPERIAL CASUALTY AND INDEMNITY COMPANY	8000 WARREN PKWY STE 300	FRISCO	TX	75034	405-943-6650
44369	IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	PO BOX 753	OPELOUSAS	LA	70571-0753	337-942-5691
14257	IMT INSURANCE COMPANY (MUTUAL)	PO BOX 1336	DES MOINES	IA	50305-1336	515-327-2735
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
26581	INDEPENDENCE AMERICAN INSURANCE COMPANY	485 MADISON AVE 14 FL	NEW YORK	NY	10022	212-355-4141
29831	INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	2 EAST CHASE ST MAIL STAT #55	BALTIMORE	MD	21202	410-385-6990
14265	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	800-428-1441
39497	INFINITY ASSURANCE INSURANCE COMPANY	3700 COLONNADE PKWY 6TH FL	BIRMINGHAM	AL	35243	205-870-4000
11738	INFINITY AUTO INSURANCE COMPANY	3700 COLONNADE PKWY 6TH FL	BIRMINGHAM	AL	35243	205-870-4000
21792	INFINITY CASUALTY INSURANCE COMPANY	3700 COLONNADE PRKWY	BIRMINGHAM	AL	35243	205-870-4000
10061	INFINITY INDEMNITY INSURANCE COMPANY	3700 COLONNADE PKWY 6TH FL	BIRMINGHAM	AL	35243	205-870-4000
22268	INFINITY INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
37001	INFINITY PREMIER INSURANCE COMPANY	3700 COLONNADE PARKWAY	BIRMINGHAM	AL	35243	205-870-4000
16802	INFINITY SAFEGUARD INSURANCE COMPANY	3700 COLONNADE PRKWY	BIRMINGHAM	AL	35243	205-870-4000
20260	INFINITY SELECT INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35243	205-870-4000
31925	INFINITY SPECIALTY INSURANCE COMPANY	3700 COLONNADE PRKWY	BIRMINGHAM	AL	35243	205-870-4000
12599	INFINITY STANDARD INSURANCE COMPANY	PO BOX 830189	BIRMINGHAM	AL	35283-0189	205-870-4000
23264	INLAND INSURANCE COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
38806	INSURA PROPERTY AND CASUALTY INSURANCE COMPAN	150 HARVESTER DR STE 300	BARR RIDGE	IL	60527-5965	972-728-6300
26700	INSURANCE COMPANY OF ILLINOIS	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	858-350-2400
10922	INSUREMAX INSURANCE COMPANY	PO BOX 607	NEWBURGH	IN	47629-0607	812-858-4100
22780	INTEGON GENERAL INSURANCE CORPORATION	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27152-3199	336-435-2000
22772	INTEGON INDEMNITY CORPORATION	PO BOX 3199 GMAC INS	WINSTON SALEM	NC	27102-3199	336-435-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-435-2000
10037	INTERLEX INSURANCE COMPANY	909 E REPUBLIC RD BLDG G STE 100	SPRINGFIELD	MO	65807	417-889-1010
33367	INTERMED INSURANCE COMPANY	909 E REPUBLIC RD BLDG G STE 100	SPRINGFIELD	MO	65807	417-889-1010
11592	INTERNATIONAL FIDELITY INSURANCE COMPANY	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	973-624-7200
22837	INTERSTATE INDEMNITY COMPANY	777 SAN MARIN DR	NOVATO	CA	94998	312-346-6400
10749	INTREPID INSURANCE COMPANY	36455 CORPORATE DR	FARMINGTON HILLS	MI	48331	248-991-6546
50369	INVESTORS TITLE INSURANCE COMPANY	PO DRAWER 2687	CHAPEL HILL	NC	27514	919-968-2200
14338	IOWA MUTUAL INSURANCE COMPANY	PO BOX 290	DEWITT	IA	52742-0290	563-659-3231
23647	IRONSHORE INDEMNITY INC	ONE LIBERTY PLAZA, 19TH FL	NEW YORK	NY	10006	646-826-6600
32921	ISMIE MUTUAL INSURANCE COMPANY	20 NORTH MICHIGAN AVE STE 700	CHICAGO	IL	60602	312-782-2749
11630	JEFFERSON INSURANCE COMPANY	2805 NORTH PARHAM RD MAIL STOP 100	RICHMOND	VA	23294	800-497-4602
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	920-521-2379
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	785-228-0000
34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	PO BOX 2307	TOPEKA	KS	66612	785-232-2224
27138	KEMPER CASUALTY INSURANCE COMPANY	1 KEMPER DRIVE F-3	LONG GROVE	IL	60049-0001	847-320-3127
10914	KEMPER INDEPENDENCE INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
13073	KEYSTONE MUTUAL INSURANCE COMPANY	400 CHESTERFIELD CTR STE 400	CHESTERFIELD	MO	63017	636-537-7756

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
13722	KNIGHTBROOK INSURANCE COMPANY	927 WEST MAIN STREET	VALLEY VIEW	PA	17983	215-864-3635
29750	KODIAK INSURANCE COMPANY	1311 MAMARONECK AVE STE 135	WHITE PLAINS	NY	10605	914-683-8008
26077	LANCER INSURANCE COMPANY	PO BOX 9004	LONG BEACH	NY	11561-9004	516-431-4441
50237	LAND TITLE INSURANCE COMPANY OF ST LOUIS	1653 LARKIN WILLIAMS RD	FENTON	MO	63026	314-821-5515
50024	LAWYERS TITLE INSURANCE CORPORATION	5600 COX ROAD	GLEN ALLEN	VA	23060	904-854-8100
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	200 EAST LEXINGTON STREET, SUITE 501	BALTIMORE	MD	21202	410-625-0800
13307	LEXON INSURANCE COMPANY	10002 SHELBYVILLE RD STE 100	LOUISVILLE	KY	40223	502-253-6500
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
19917	LIBERTY INSURANCE UNDERWRITERS INC.	175 BERKELEY ST	BOSTON	MA	02116-5066	617-357-9500
23035	LIBERTY MUTUAL FIRE INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
11746	LIBERTY PERSONAL INSURANCE COMPANY	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
33855	LINCOLN GENERAL INSURANCE COMPANY	PO BOX 3709	YORK	PA	17402-0136	717-757-0000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717-626-4751
36447	LM GENERAL INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
33600	LM INSURANCE CORPORATION	175 BERKELEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
36439	LM PERSONAL INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
32352	LM PROPERTY AND CASUALTY INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
22977	LUMBERMENS MUTUAL CASUALTY COMPANY	KEMPER CENTER	LONG GROVE	IL	60049-0001	847-320-3127
23108	LUMBERMENS UNDERWRITING ALLIANCE	1905 NW CORPORATE BLVD	BOCA RATON	FL	33431	561-994-1900
35769	LYNDON PROPERTY INSURANCE COMPANY	14755 N OUTER FORTY DR #400	ST LOUIS	MO	63017	636-536-5695
10051	LYNDON SOUTHERN INSURANCE COMPANY	PO BOX 157	MARKSVILLE	LA	71351-0157	904-350-9660
14443	MADISON MUTUAL INSURANCE COMPANY	PO BOX 129	EDWARDSVILLE	IL	62025-0129	618-656-3410
36897	MANUFACTURERS ALLIANCE INSURANCE COMPANY	380 SENTRY PRKWY	BLUE BELL	PA	19422-0754	610-397-5109
28932	MARKEL AMERICAN INSURANCE COMPANY	PO BOX 906	PEWAUKEE	WI	53072-0906	262-548-9880
38970	MARKEL INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	847-572-6000
19356	MARYLAND CASUALTY COMPANY	1400 AMRCN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
22306	MASSACHUSETTS BAY INSURANCE COMPANY	440 LINCOLN STREET	WORCESTER	MA	01653	508-853-7200
21296	MAX AMERICA INSURANCE COMPANY	9020 STONY POINT PRKWY STE 325	RICHMOND	VA	23235	804-287-6900
10784	MAXUM CASUALTY INSURANCE COMPANY	6455 E JOHNS CROSSING STE 325	DULUTH	GA	30097	678-597-4500
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914-273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914-273-4545
33391	MEDICAL ASSURANCE COMPANY INC THE	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205-877-4400
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573-893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46835	260-485-9622
12754	MEDICUS INSURANCE COMPANY	8500 SHOAL CREEK BLVD BLDG 3 STE 201	AUSTIN	TX	78757	512-467-2800
22241	MEDMARC CASUALTY INSURANCE COMPANY	PO BOX 10809	CHANTILLY	VA	20153-0809	703-652-1300
21229	MEMBERSELECT INSURANCE COMPANY	1 AUTO CLUB DRIVE	DEARBORN	MI	48126	313-336-9002
11030	MEMIC INDEMNITY COMPANY	PO BOX 11409/TAX DEPT	PORTLAND	ME	04104	207-791-3300
22454	MENDAKOTA INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102-1309	800-422-0794
33650	MENDOTA INSURANCE COMPANY	2805 DODD RD STE 300	EAGAN	MN	55121	800-422-0794
31968	MERASTAR INSURANCE COMPANY	PO BOX 181101	CHATTANOOGA	TN	37414-6101	423-296-7411
14494	MERCHANTS BONDING COMPANY (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515-243-8171
10502	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206-1980	614-464-5000
23533	MERIDIAN SECURITY INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206	614-464-5000
24821	MERITPLAN INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	949-222-8000
40169	METROPOLITAN CASUALTY INSURANCE COMPANY	PO BOX 350	WARWICK	RI	02887	800-638-4208
25321	METROPOLITAN DIRECT PROPERTY AND CAS IN S CO	PO BOX 350	WARWICK	RI	02887	800-638-4208
39950	METROPOLITAN GENERAL INSURANCE COMPANY	700 QUAKER LANE	WARWICK	RI	02886	800-638-4208
34339	METROPOLITAN GROUP PROPERTY & CAS IN S CO	PO BOX 350	WARWICK	RI	02887	800-638-4208
26298	METROPOLITAN PROPERTY & CASUALTY IN S CO	BOX 350	WARWICK	RI	02887	800-638-4208
27014	MFS MUTUAL INSURANCE COMPANY	365 W BURLINGTON AVE	BURLINGTON	IA	52601	800-752-0966
40150	MGA INSURANCE COMPANY INC	PO BOX 199023	DALLAS	TX	75219-9023	972-629-4301
22594	MGIC ASSURANCE CORPORATION	270 E KILBOURN AVE	MILWAUKEE	WI	53202	800-558-9900
10682	MGIC CREDIT ASSURANCE CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
18740	MGIC INDEMNITY CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
38660	MIC GENERAL INSURANCE CORPORATION	PO BOX 3199	WINSTON-SALEM	NC	27102-3199	336-435-2000
38601	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	3000 GALLERIA OFFICENTRE STE 200	SOUTHFIELD	MI	48034-8461	248-263-6900
14508	MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	PO BOX 30060	LANSING	MI	48909-7560	517-482-6211
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANN	LOS ANGELES	CA	90051-2478	323-932-3441
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101	918-587-7221
15380	MID-CONTINENT INSURANCE COMPANY	1437 S BOULDER STE 200	TULSA	OK	74119	918-587-7221
23434	MIDDLESEX INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
13126	MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	1100 WALNUT STE 3010	KANSAS CITY	MO	64106	816-474-7799
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	14755 N OUTER FORTY DR STE 300	CHESTERFIELD	MO	63017	636-449-7000
23574	MIDWEST FAMILY MUTUAL INSURANCE COMPANY	PO BOX 9425	MINNEAPOLIS	MN	55440-9425	763-951-7000
10895	MIDWEST INSURANCE COMPANY	300 S BRADFORDTON RD	SPRINGFIELD	IL	62711	217-726-6811
16942	MIDWEST MEDICAL INSURANCE COMPANY	7650 EDINBOROUGH WAY STE 400	MINNEAPOLIS	MN	55435	952-838-6766
23515	MIDWESTERN INDEMNITY COMPANY THE	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618-463-3636
14583	MILLERS FIRST INSURANCE COMANY	PO BOX 9006	ALTON	IL	62002-9006	618-463-3636
26662	MILWAUKEE CASUALTY INSURANCE CO	12790 MERIT DR, T7/FL 13	DALLAS	TX	75265	214-360-8000
42234	MINNESOTA LAWYERS MUTUAL INSURANCE COMPANY	333 S 7TH ST STE 2200	MINNEAPOLIS	MN	55402	651-341-4530
11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	PO BOX 914	ST JOSEPH	MO	64502	816-901-9950
10191	MISSOURI EMPLOYERS MUTUAL INSURANCE COMPANY	101 N KEENE STREET	COLUMBIA	MO	65201	573-499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	573-893-5300
32654	MISSOURI PHYSICIANS ASSOCIATES	101 S HANLEY RD STE 1250	ST LOUIS	MO	63105	314-727-4555
11582	MISSOURI PROFESSIONALS MUTUAL	287 N LINDBERGH BLVD	ST LOUIS	MO	63141	314-587-8000
00103	MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	
20362	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	15 INDEPENDENCE BLVD	WARREN	NJ	07059	908-604-2900
22551	MITSUI SUMITOMO INSURANCE USA INC	PO BOX 4602	WARREN	NJ	07059-0602	908-604-2900
23655	MODERN SERVICE INSURANCE COMPANY	PO BOX 2100	BLOOMINGTON	IL	61702-2100	309-821-3000
32506	MONROE GUARANTY INSURANCE COMPANY	6300 UNIVERSITY PKWY	SARASOTA	FL	34240	800-226-3224

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
29858	MORTGAGE GUARANTY INSURANCE CORPORATION	PO BOX 756	MILWAUKEE	WI	53201-0756	800-558-9900
22012	MOTORS INSURANCE CORPORATION	300 GALLERIA OFFICE CENTRE STE 200	SOUTHFIELD	MI	48034	248-263-6900
10227	MUNICH REINSURANCE AMERICA INC	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	609-243-4200
11878	MUTUALAID EXCHANGE	8717 W 110TH ST, SUITE 350	OVERLAND PRK	KS	66210	913-754-3803
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405-258-0804
23671	NATIONAL AMERICAN INSURANCE CO OF CALIFORNIA	PO BOX 32039	LONG BEACH	CA	90832-2039	562-279-1300
11991	NATIONAL CASUALTY COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
10243	NATIONAL CONTINENTAL INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
16217	NATIONAL FARMERS UNION PROPERTY & CAS CO	5619 DTC PKWY ST 300, TERRACE TOWER	GREENWOOD VILLAGE	CO	80111-3136	303-337-5500
15679	NATIONAL FIRE AND INDEMNITY EXCHANGE	6030 BANCROFT AVENUE	ST LOUIS	MO	63109	314-832-1118
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	333 S. WABASH	CHICAGO	IL	60604	312-822-5000
42447	NATIONAL GENERAL ASSURANCE COMPANY	PO BOX 3199	WINSTON SALEM	NC	27102-3199	336-435-2000
23728	NATIONAL GENERAL INSURANCE COMPANY	PO BOX 3199	WINSTON SALEM	NC	27102-3199	336-435-2000
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402-536-3000
27944	NATIONAL INSURANCE ASSOCIATION	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
30155	NATIONAL INSURANCE COMPANY OF WISCONSIN INC	250 S EXECUTIVE DR STE 300	BROOKFIELD	WI	53005	262-785-9995
32620	NATIONAL INTERSTATE INSURANCE COMPANY	3250 INTERSTATE DRIVE	RICHFIELD	OH	44286-9000	800-929-1500
50156	NATIONAL LAND TITLE INSURANCE COMPANY	2800 W HIGGINS RD	HOFFMAN ESTATES	IL	60169	800-533-6584
20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3583	402-536-3000
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	254-399-0626
34835	NATIONAL REINSURANCE CORPORATION THE	695 E MAIN ST, PO BOX 10350	STAMFORD	CT	06904-2350	203-328-5000
22608	NATIONAL SPECIALTY INSURANCE COMPANY	8200 ANDERSON BLVD	FORT WORTH	TX	76120	817-265-2000
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	312-346-6400
51020	NATIONAL TITLE INSURANCE OF NEW YORK INC	601 RIVERSIDE AVE	JACKSONVILLE	FL	32204	212-481-5858
20141	NATIONAL TRUST INSURANCE COMPANY	6300 UNIVERSITY PRKWAY	SARASOTA	FL	34240	800-226-3224
19445	NATIONAL UNION FIRE INS CO OF PITTSBURG PA	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
26093	NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	ONE WEST NATIONWIDE BLVD, DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
28223	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1 NATIONWIDE PLZ DSPF-76	COLUMBUS	OH	43215	614-249-1545
10723	NATIONWIDE ASSURANCE COMPANY	ONE NATIONWIDE PLZ	COLUMBUS	OH	43215	614-249-1545
23760	NATIONWIDE GENERAL INSURANCE COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
25453	NATIONWIDE INSURANCE COMPANY OF AMERICA	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
23779	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	ONE WEST NATIONWIDE BLVD, DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
37877	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
25240	NAU COUNTRY INSURANCE COMPANY	7333 SUNWOOD DRIVE	RAMSEY	MN	55303-4548	763-427-3770
42307	NAVIGATORS INSURANCE COMPANY	6 INTERNATIONAL DR STE 100	RYE BROOK	NY	10573	914-933-6054
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-313-4594
10317	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3441
24171	NETHERLANDS INSURANCE COMPANY THE	175 BERKELEY ST	BOSTON	MA	02117	617-357-9500
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL STREET	BOSTON	MA	02110	860-547-5000
23841	NEW HAMPSHIRE INSURANCE COMPANY	80 PINE ST 5TH FL	NEW YORK	NY	10005	212-770-7000
12130	NEW SOUTH INSURANCE COMPANY	PO BOX 3199 GMAC INS	WINSTON-SALEM	NC	27102-3199	336-435-2000
16608	NEW YORK MARINE & GENERAL INSURANCE COMPANY	919 3RD AVENUE	NEW YORK	NY	10022-3919	212-551-0600
14788	NGM INSURANCE COMPANY	PO BOX 16000	JACKSONVILLE	FL	32245-6000	904-380-7282
27073	NIPPONKOA INSURANCE COMPANY LIMITED (US BRANCH	14 WALL STREET 8TH FLOOR	NEW YORK	NY	10005	212-405-1650
31470	NORGUARD INSURANCE COMPANY	16 S RIVER ST	WILKES BARRE	PA	18703-0020	570-825-9900
29700	NORTH AMERICAN ELITE INSURANCE COMPANY	650 ELM ST 6TH FL	MANCHESTER	NH	03101-2524	603-644-6600
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	650 ELM ST	MANCHESTER	NH	03101	603-644-6600
27740	NORTH POINTE INSURANCE COMPANY	28819 FRANKLIN RD	SOUTHFIELD	MI	48034	248-359-9949
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1973	MORRISTOWN	NJ	07962-1973	973-490-6929
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	203-328-5000
36455	NORTHBROOK INDEMNITY COMPANY	3075 SANDERS RD #H1A	NORTHBROOK	IL	60062	847-402-5000
50377	NORTHEAST INVESTORS TITLE INSURANCE COMPANY	121 N COLUMBIA ST	CHAPEL HILL	NC	29201	919-968-2200
38369	NORTHERN ASSURANCE COMPANY OF AMERICA	ONE BEACON STREET	CANTON	MA	02021	781-332-7000
19372	NORTHERN INSURANCE COMPANY OF NEW YORK	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
27987	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	50322	651-310-4100
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	651-310-4100
20338	NORTHWESTERN PACIFIC IDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07059	503-221-4240
42552	NOVA CASUALTY COMPANY	726 EXCHANGE ST STE 1020	BUFFALO	NY	14210	716-856-3722
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	402-393-7255
23248	OCCIDENTAL FIRE & CASUALTY CO OF NORTH CAROLINA	PO BOX 10800	RALEIGH	NC	27605-0800	919-833-1600
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 4TH FL	COLUMBUS	OH	43215-3621	614-221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	617-357-9500
24104	OHIO FARMERS INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRCLE	WESTFIELD CENTER	OH	44251-5001	330-887-0101
26565	OHIO INDEMNITY COMPANY	250 E BROAD ST 7TH FL	COLUMBUS	OH	43215	614-228-2800
24082	OHIO SECURITY INSURANCE COMPANY	9450 SEWARD ROAD	FAIRFIELD	OH	45014	617-357-9500
36625	OLD RELIABLE CASUALTY COMPANY	12115 LACKLAND ROAD	ST LOUIS	MO	63146	314-819-4300
24139	OLD REPUBLIC GENERAL INSURANCE CORPORATION	133 OAKLAND AVE, PO BOX 789	GREENSBURG	PA	15601-0789	312-346-8100
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789	GREENSBURG	PA	15601-0789	724-834-5000
50520	OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	400 SECOND AVE SOUTH	MINNEAPOLIS	MN	55401	612-371-1194
35424	OLD REPUBLIC SECURITY ASSURANCE COMPANY	PO BOX 470185	TULSA	OK	74147-0185	312-346-8100
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	262-797-2646
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913-895-0200
12254	OMAHA INDEMNITY COMPANY THE	MUTUAL OF OMAHA PLAZA	OMAHA	NE	68175	402-351-5468
34940	OMNI INDEMNITY COMPANY	2018 POWERS FERRY ROAD	ATLANTA	GA	30348	770-952-4500
39098	OMNI INSURANCE COMPANY	PO BOX 105440	ATLANTA	GA	30348	770-952-4500
20621	ONEBEACON AMERICA INSURANCE COMPANY	ONE BEACON LANE	CANTON	MA	02021-1030	781-332-7000
21970	ONEBEACON INSURANCE COMPANY	ONE BEACON LN	CANTON	MA	02021	781-332-7000
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	PO BOX 1000, 436 WALNUT STREET	PHILADELPHIA	PA	19106	215-640-5259
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	908-903-2000
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	650-556-8294
10222	PACO ASSURANCE COMPANY INC	110 WESTWOOD PLC STE 100	BRENTWOOD	TN	37027	615-371-8776

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	MAIL ADDRESS	CITY	STATE	ZIP	TELEPHONE
11835	PARIS RE AMERICA INSURANCE COMPANY	4800 MONTGOMERY LN 11TH FL	BETHESDA	MD	20814	305-377-1292
22250	PATHFINDER INSURANCE COMPANY	76 ST PAUL ST #500	BURLINGTON	VT	05401-4477	802-264-4578
23442	PATRIOT GENERAL INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
18139	PEAK PROPERTY AND CASUALTY INS CORPORATION	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000
18333	PEERLESS INDEMNITY INSURANCE COMPANY	175 BERKLEY ST	BOSTON	MA	02117	617-357-9500
24198	PEERLESS INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
32859	PENN AMERICA INSURANCE COMPANY	3 BALA PLAZA EAST, STE 300	BALA CYNWYD	PA	19004	610-664-1500
14982	PENN MILLERS INSURANCE COMPANY	PO BOX P	WILKES-BARRE	PA	18773-0016	570-822-8111
21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	ONE BEACON STREET	CANTON	MA	02021-1030	781-332-7000
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS COMPANY	2005 MARKET ST STE 1200	PHILADELPHIA	PA	19103-7008	267-825-9206
12262	PENNSYLVANIA MANUFACTURERS ASSOCIATION INS CO	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	610-397-5109
41424	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	380 SENTRY PARKWAY	BLUE BELL	PA	19422-0754	610-397-5109
14990	PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717-234-4941
37648	PERMANENT GENERAL ASSURANCE CORPORATION	2636 ELM HILL PIKE STE 510	NASHVILLE	TN	37214	615-744-1221
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342, CORP BH4 1177B	HOUSTON	TX	77253-3342	713-680-7148
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	PO BOX 370	ALGONA	IA	50511-0370	515-295-2461
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610-538-2144
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
13194	PHYSICIANS INSURANCE MUTUAL	17 BERKSHIRE DR	ST LOUIS	MO	63117	314-332-4105
11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	101 W MCCARTY ST STE 212	JEFFERSON CITY	MO	65101	573-63-4-77
12670	PIONEER GENERAL INSURANCE COMPANY	6780 E HAMPDEN AVE	DENVER	CO	80224	303-649-9163
26794	PLANS LIABILITY INSURANCE COMPANY	2 MID AMERICA PLZ #200	OAKBROOK TERRACE	IL	60181-4712	630-472-7749
18619	PLATTE RIVER INSURANCE COMPANY	PO BOX 5900	MADISON	WI	53705-0900	608-829-4200
30945	PLAZA INSURANCE COMPANY	700 W 47TH ST STE 350	KANSAS CITY	MO	64112	816-412-1800
10287	PMI INSURANCE CO	3003 OAK ROAD	WALNUT CREEK	CA	94597	900-288-1970
27251	PMI MORTGAGE INSURANCE COMPANY	3003 OAK ROAD, PMI PLAZA	WALNUT CREEK	CA	94597-2098	900-288-1970
14460	PODIATRY INSURANCE CO OF AMERICA A MUTUAL CO	110 WESTWOOD PLACE	BRENTWOOD	TN	37027	615-371-8776
37257	PRAETORIAN INSURANCE COMPANY	88 PINE STREET, WALL STREET PLAZA	NEW YORK	NY	10005	212-805-9700
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	9000 W 67TH ST STE 201	SHAWNEE MISSION	KS	66202-3656	913-262-2585
36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	11605 MIRACLE HILLS DRIVE, SUITE 200	OMAHA	NE	68154-4467	402-392-1566
10800	PREMIER GROUP INSURANCE COMPANY	100 VINE ST	MURFREESBORO	TN	37130	615-278-1225
23400	PROASSURANCE COMPANY OF WISCONSIN INC	PO BOX 45650	MADISON	WI	53717	205-877-4400
21903	PROCENTURY INSURANCE COMPANY	PO BOX 163340	COLUMBUS	OH	43216-3340	614-895-2000
34312	PRODUCERS AGRICULTURE INSURANCE COMPANY	PO BOX 229	AMARILLO	TX	79105-0229	806-372-6785
12513	PROFESSIONAL LIABILITY INSURANCE CO OF AMERICA	10 SOUTH BRENTWOOD BLVD, STE 518	ST LOUIS	MO	63105	314-727-3100
11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	515-313-4594
29017	PROFESSIONALS ADVOCATE INSURANCE COMPANY	225 INTERNATIONAL CIRCLE	HUNT VALLEY	MD	21030	410-785-0050
25585	PROFESSIONALS DIRECT INSURANCE COMPANY	PO BOX 2679	GRAND RAPIDS	MI	49501-2679	616-456-8899
11851	PROGRESSIVE ADVANCED INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
16322	PROGRESSIVE DIRECT INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
24279	PROGRESSIVE MAX INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
42919	PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
37834	PROGRESSIVE PREFERRED INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
32786	PROGRESSIVE SPECIALTY INSURANCE COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
38954	PRONATIONAL INSURANCE COMPANY	2600 PROFESSIONALS DR. BOX 150	OKEMOS	MI	48805-0150	205-877-4400
34690	PROPERTY & CASUALTY INS COMPANY OF HARTFORD	HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
32905	PROPERTY-OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517-323-1200
20400	PROSECT NATIONAL INSURANCE COMPANY INC	101 ARCH ST PO BOX 55178	BOSTON	MA	02205	617-330-1755
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	317-636-9800
28711	PROVIDENCE PROPERTY & CASUALTY INSURANCE CO	8000 WARREN PKWY STE 300	FRISCO	TX	75034	405-943-6650
24295	PROVIDENCE WASHINGTON INSURANCE COMPANY	1275 WAMPANOAG TRAIL	RIVERSIDE	RI	02915	401-453-7132
15059	PUBLIC SERVICE MUTUAL INSURANCE COMPANY	ONE PARK AVENUE	NEW YORK	NY	10016-5802	212-591-9434
35157	PUTNAM REINSURANCE COMPANY	80 PINE STREET	NEW YORK	NY	10005	212-770-2000
39217	QBE INSURANCE CORPORATION	88 PINE ST FL 16	NEW YORK	NY	10005-1801	212-894-7547
23752	QUANTA INDEMNITY COMPANY	48 WALL STREET 14TH FL	NEW YORK	NY	10005	212-373-1838
36250	RADIAN ASSET ASSURANCE INC	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212-983-3100
33790	RADIAN GUARANTY INC	1601 MARKET ST	PHILADELPHIA	PA	19103	215-231-1225
38512	RAMPART INSURANCE COMPANY	5 HANOVER SQUARE 10TH FL	NEW YORK	NY	10004	212-299-3139
11853	RANCHERS AND FARMERS INSURANCE COMPANY	2610 SWEETGUM LANE	BEAUMONT	TX	77703	409-924-8200
37303	REDLAND INSURANCE COMPANY	88 PINE ST 16TH FL, WALL STREET PLAZA	NEW YORK	NY	10005	212-805-9700
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608-837-4440
26549	REINSURANCE COMPANY OF AMERICA INC	PO BOX 855	ORISKANY	NY	13424	315-768-2726
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
43753	REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818-990-9860
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	336-661-0015
32174	REPUBLIC MORTGAGE INSURANCE CO OF FLORIDA	PO BOX 2514	WINSTON-SALEM	NC	27102	336-661-0015
31275	REPUBLIC MORTGAGE INS CO OF NORTH CAROLINA	PO BOX 2514	WINSTON-SALEM	NC	27102	336-661-0015
31089	REPUBLIC WESTERN INSURANCE COMPANY	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602-263-6755
43044	RESPONSE INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450-1034	203-634-7200
26050	RESPONSE WORLDWIDE INSURANCE COMPANY	500 SOUTH BROAD ST	MERIDEN	CT	06450	203-634-7200
36684	RIVERPORT INSURANCE COMPANY	PO BOX 948	MINNEAPOLIS	MN	55440-0948	612-766-3000
28860	RLI INDEMNITY COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61615	309-692-1000
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	309-692-1000
42706	ROCHE SURETY AND CASUALTY COMPANY INC	1910 ORIENT RD	TAMPA	FL	33619	813-623-5042
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	815-229-1500
35505	ROCKWOOD CASUALTY INSURANCE COMPANY	654 MAIN STREET	ROCKWOOD	PA	15557	814-926-4661
22314	RSUI INDEMNITY COMPANY	945 E PACES FERRY RD #1800	ATLANTA	GA	30326-1125	404-231-2366
39039	RURAL COMMUNITY INSURANCE COMPANY	3501 THURSTON AVE	ANOKA	MN	55303-1060	180-032-8914
23132	RVI NATIONAL INSURANCE COMPANY	177 BROAD ST 9TH FL	STEAMFORD	CT	06901-2048	203-975-2174
25405	SAFE AUTO INSURANCE COMPANY	4 EASTON OVAL	COLUMBUS	OH	43219-6010	614-231-0200
24740	SAFECO INSURANCE COMPANY OF AMERICA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000

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39012	SAFECO INSURANCE COMPANY OF ILLINOIS	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
11215	SAFECO INSURANCE COMPANY OF INDIANA	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
24759	SAFECO NATIONAL INSURANCE COMPANY	1001 FOURTH AVE SAFECO PLAZA	SEATTLE	WA	98154	206-545-5000
11123	SAFETY FIRST INSURANCE COMPANY	1832 SCHUETZ ROAD	ST LOUIS	MO	63146	888-372-7512
15105	SAFETY NATIONAL CASUALTY CORPORATION	1832 SCHUETZ ROAD	ST LOUIS	MO	63146	314-995-5300
12521	SAFEWAY INSURANCE COMPANY	790 PASQUINELLI DR	WESTMONT	IL	60553-1254	630-887-8300
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317-636-9800
16551	SAVERS PROPERTY & CASUALTY INSURANCE CO	11880 COLLEGE BLVD STE 500	OVERLAND PRK	KS	66210	248-358-1100
15580	SCOTTSDALE INDEMNITY COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
15563	SEA BRIGHT INSURANCE COMPANY	1501 4TH AVE STE 2600	SEATTLE	WA	98101	206-269-8500
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10239	SECURA SUPREME INSURANCE COMPANY	PO BOX 819	APPLETON	WI	54912-0819	920-739-3161
10054	SECURIAN CASUALTY COMPANY	400 ROBERT ST NORTH	ST PAUL	MN	55101-2098	651-665-3500
19879	SECURITY NATIONAL INSURANCE COMPANY	12790 MERIT DR, T7/FL 13	DALLAS	TX	75251	214-360-8000
50857	SECURITY UNION TITLE INSURANCE COMPANY	171 N CLARK ST ML 06CT	CHICAGO	IL	60601-3294	904-854-8100
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	973-948-3000
10936	SENECA INSURANCE COMPANY INC	160 WATER ST 16TH FLOOR	NEW YORK	NY	10038	212-344-3000
11000	SENTINEL INSURANCE COMPANY LTD	ONE HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
12870	SENTRIUTY CASUALTY COMPANY	13201 NORTHWEST FREEWAY STE 801	HOUSTON	TX	77040	713-580-3100
28460	SENTRY CASUALTY COMPANY	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715-346-6000
21180	SENTRY SELECT INSURANCE COMPANY	1800 NORTH POINT DRIVE	STEVENS POINT	WI	54481	715-346-6000
36560	SERVICE INSURANCE COMPANY	PO BOX 9729	BRADENTON	FL	34206-9729	800-780-8423
11347	SFM MUTUAL INSURANCE COMPANY	3500 AMERICAN BLVD W STE 700	BLOOMINGTON	MN	55431-4434	952-838-4318
23361	SHELTER GENERAL INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
23388	SHELTER MUTUAL INSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573-445-8441
26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	573-445-8441
15261	SOCIETY INSURANCE COMPANY A MUTUAL COMPANY	150 CAMELOT DR	FOND DU LAC	WI	54935	920-922-1220
11126	SOMO JAPAN INSURANCE COMPANY OF AMERICA	TWO WORLD CTR 43RD FL, 225 LIBERTY S	NEW YORK	NY	10281-1058	212-416-1310
37141	SOUTHERN GENERAL INSURANCE COMPANY	PO BOX 28155	ATLANTA	GA	30358-0155	770-952-0080
19216	SOUTHERN INSURANCE COMPANY	PO BOX 809076	DALLAS	TX	75380-9076	972-788-6000
16047	SOUTHERN PIONEER PROPERTY AND CASUALTY INS CO	PO BOX 16537	JONESBORO	AR	72403	870-336-3100
12294	SOUTHWEST MARINE AND GENERAL INSURANCE CO	919 3RD AVE 10TH FL	NEW YORK	NY	10022	212-551-0600
20613	SPARTA INSURANCE COMPANY	CITYPLACE II 185 ASYLUM ST	HARTFORD	CT	06103	860-275-6500
24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24775	ST PAUL GUARDIAN INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
41750	ST PAUL MEDICAL LIABILITY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
24791	ST PAUL MERCURY INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
19224	ST PAUL PROTECTIVE INSURANCE COMPANY	385 WASHINGTON ST	ST. PAUL	MN	55102-1396	651-310-7911
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	260 INTERST N CIRCLE SE	ATLANTA	GA	30339-2111	770-763-1000
18023	STAR INSURANCE COMPANY	PO BOX 5015	SOUTHFIELD	MI	48034-5015	248-358-1100
40045	STARNET INSURANCE COMPANY	475 STEAMBOAT RD	GREENWICH	CT	06830	203-542-3800
38318	STARR INDEMNITY & LIABILITY COMPANY	90 PARK AVE 7TH FL	NEW YORK	NY	10016	646-227-6523
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
25127	STATE AUTO PROPERTY & CASUALTY INSURANCE CO	518 E BROAD ST	COLUMBUS	OH	43216	614-464-5000
25135	STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	518 E BROAD ST	COLUMBUS	OH	43215-3976	614-464-5000
25143	STATE FARM FIRE AND CASUALTY COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25151	STATE FARM GENERAL INSURANCE COMPANY	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309-766-2311
25178	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309-766-2311
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORTWORTH	TX	76124	817-265-2000
33049	STATE VOLUNTEER MUTUAL INSURANCE COMPANY	PO BOX 1065	BRENTWOOD	TN	37024-1065	615-377-1999
50121	STEWART TITLE GUARANTY COMPANY	PO BOX 2029	HOUSTON	TX	77252	713-625-8040
10952	STONEBRIDGE CASUALTY INSURANCE COMPANY	2700 W PLANO PARKWAY	PLANO	TX	75075	319-355-8511
22276	STONEWALL INSURANCE COMPANY	200 METRO CTR BLVD UNIT #8	WARWICK	RI	02886	401-921-5234
10340	STONINGTON INSURANCE COMPANY	5801 TENNYSON PKWY STE 600	PLANO	TX	75024	972-664-7011
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201-847-8600
10130	SU INSURANCE COMPANY	9667 S 20TH ST	OAK CREEK	WI	53154	414-281-1100
40134	SUA INSURANCE COMPANY	222 SOUTH RIVERSIDE PLAZA	CHICAGO	IL	60606	312-277-1600
10909	SUN SURETY INSURANCE COMPANY	PO BOX 2373	RAPID CITY	SD	57709	605-348-1000
10916	SURETEC INSURANCE COMPANY	952 ECHO LANE STE 450	HOUSTON	TX	77024	713-812-0800
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605-336-0850
25364	SWISS REINSURANCE AMERICA CORP	175 KING STREET	ARMONK	NY	10504	913-676-5200
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	727-367-6900
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217-789-2500
42376	TECHNOLOGY INSURANCE COMPANY	5800 LOMBARDO CENTER STE 200	CLEVELAND	OH	10038	212-220-7120
19526	TEXAS GENERAL INDEMNITY COMPANY	118 SECOND AVE SE PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	409-766-4600
50067	TICOR TITLE INSURANCE COMPANY	601 RIVERSIDE AVE	JACKSONVILLE	FL	32204	904-854-8100
51535	TICOR TITLE INSURANCE COMPANY OF FLORIDA	601 RIVERSIDE AVE	JACKSONVILLE	FL	32204	904-854-8100
25496	TIG INDEMNITY COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
25534	TIG INSURANCE COMPANY	250 COMMERCIAL ST STE 5000	MANCHESTER	NH	03101	603-656-2233
13242	TITAN INDEMNITY COMPANY	ONE W NATIONWIDE BLVD DSPF-76	COLUMBUS	OH	43215-2220	614-249-1545
50016	TITLE RESOURCES GUARANTY COMPANY	8111 LBJ FREEWAY STE 1200	DALLAS	TX	75251	972-644-6500
32301	TNUS INSURANCE COMPANY	230 PARK AVE	NEW YORK	NY	10169	212-297-6600
12904	TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	230 PARK AVE	NEW YORK	NY	10169	212-297-6600
18031	TOPA INSURANCE COMPANY	1800 AVENUE OF THE STARS 12TH FL	LOS ANGELES	CA	90067	310-201-0451
44300	TOWER INSURANCE COMPANY OF NEW YORK	120 BROADWAY 31ST FL	NEW YORK	NY	10271-1699	212-655-2000
43702	TOWER NATIONAL INSURANCE COMPANY	120 BROADWAY 31ST FL	NEW YORK	NY	02110	212-655-2000
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE NF23	TORRANCE	CA	90509	310-468-1407
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	816-822-1887
41238	TRANS PACIFIC INSURANCE COMPANY	230 PARK AVENUE	NEW YORK	NY	10169	212-297-6600

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28886	TRANSGUARD INSURANCE COMPANY OF AMERICA INC	702 OBERLIN RD	RALEIGH	NC	27605	800-323-8560
20494	TRANSPORTATION INSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
19038	TRAVELERS CASUALTY AND SURETY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31194	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	ONE TOWER SQ	HARTFORD	CT	06183	860-277-0111
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
19046	TRAVELERS CASUALTY INSURANCE CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
40282	TRAVELERS COMMERCIAL CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
27998	TRAVELERS HOME AND MARINE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	860-277-0111
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25666	TRAVELERS INDEMNITY COMPANY OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	860-277-0111
25682	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	860-277-0111
38130	TRAVELERS PERSONAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
25674	TRAVELERS PROPERTY CASUALTY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	860-277-0111
36161	TRAVELERS PROPERTY CASUALTY INSURANCE CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860-277-0111
31003	TRISTATE INSURANCE COMPANY OF MINNESOTA	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
24350	TRIAD GUARANTY INSURANCE CORPORATION	PO BOX 2300	WINSTON-SALEM	NC	27104	336-723-1282
19887	TRINITY UNIVERSAL INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
15954	TRINITY UNIVERSAL INSURANCE CO OF KANSAS INC	12790 MERIT DR T7/FL 13	DALLAS	TX	75251	214-360-8000
41211	TRITON INSURANCE COMPANY	3001 MEACHAM BLVD STE 100	FORT WORTH	TX	76137	800-316-5607
41106	TRIUMPH CASUALTY COMPANY	3250 INTERSTATE DR	RICHFIELD	OH	44286	330-659-8900
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	323-932-3441
27120	TRUMBULL INSURANCE COMPANY	ONE HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
40118	TRUSTGARD INSURANCE COMPANY	PO BOX 1218	COLUMBUS	OH	43216	614-445-2900
29459	TWIN CITY FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06155	860-547-5000
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-6009	713-462-1000
37893	ULLICO CASUALTY COMPANY	1625 EYE ST NW	WASHINGTON	DC	20006	202-354-8039
41050	UNDERWRITER FOR THE PROFESSIONS INS CO	1560 BROADWAY STE 2090	DENVER	CO	80202	707-226-0100
25844	UNION INSURANCE COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515-473-3137
21423	UNION INSURANCE COMPANY OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515-280-2511
38911	UNION STANDARD INSURANCE COMPANY	122 W CARPENER FREEWAY STE 350	IRVING	TX	75039	972-719-2400
11142	UNITED CASUALTY INSURANCE COMPANY OF AMERICA	12115 LACKLAND ROAD	ST LOUIS	MO	63146	314-819-4300
11770	UNITED FINANCIAL CASUALTY COMPANY	PO BOX 89490	CLEVELAND	OH	44101	440-395-4460
19496	UNITED FIRE & INDEMNITY COMPANY	118 SECOND AVE SE PO BOX 73909	CEDAR RAPIDS	IA	52407-3909	409-766-4600
13021	UNITED FIRE AND CASUALTY COMPANY	P O BOX 73909	CEDAR RAPIDS	IA	52407	319-286-2533
51624	UNITED GENERAL TITLE INSURANCE COMPANY	8310 S VALLEY HIGHWAY RD STE 130	ENGLEWOOD	CO	80112	720-264-8700
16659	UNITED GUARANTY COMMERCIAL INS CO OF NC	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
26999	UNITED GUARANTY MORTGAGE INDEMNITY COMPANY	LAW DEPT; PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
15873	UNITED GUARANTY RESIDENTIAL INSURANCE CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
16667	UNITED GUARANTY RESIDENTIAL INS OF NC	LAW DEPT. PO BOX 20597	GREENSBORO	NC	27420-0597	336-373-0232
11445	UNITED NATIONAL CASUALTY INSURANCE COMPANY	THREE BALA PLAZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
41335	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	THREE BALA PLZA E STE 300	BALA CYNWYD	PA	19004	610-664-1500
21776	UNITED SECURITY INSURANCE COMPANY	TERRACE TOWERS 5619 DTC PK ST 300	GREENWOOD VILLAGE CO	CO	80111-3136	303-337-5500
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	PO BOX 690286	SAN ANTONIO	TX	78269-0286	210-498-2211
25887	UNITED STATES FIDELITY & GUARANTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	651-310-7911
21113	UNITED STATES FIRE INSURANCE COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07962	973-490-6929
25895	UNITED STATES LIABILITY INSURANCE COMPANY	PO BOX 6700	WAYNE	PA	19087-2191	800-523-5545
29157	UNITED WISCONSIN INSURANCE COMPANY	P.O. BOX 3026	MILWAUKEE	WI	53201-3026	262-787-7700
16063	UNITRIN AUTO AND HOME INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
10915	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	2790 BUSINESS PARK DRIVE	VISTA	CA	92081	312-661-4600
25909	UNITRIN PREFERRED INSURANCE COMPANY	12926 GRAN BAY PKWY WEST	JACKSONVILLE	FL	32258	904-245-5600
40703	UNITRIN SAFEGUARD INSURANCE COMPANY	PO BOX 1237	BROOKFIELD	WI	53008	904-245-5600
42862	UNIVERSAL CASUALTY COMPANY	150 NORTHWEST PT	ELK GROVE VILLAGE	IL	60007	847-700-8774
32867	UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	3214 CHICAGO DR	HUDSONVILLE	MI	49426	616-662-3900
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402-435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 5077	SIOUX FALLS	SD	57117-5077	605-336-0850
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PARK	KS	66211	847-413-5048
40843	UNIVERSAL UNDERWRITERS OF TEXAS INS CO	7045 COLLEGE BLVD	OVERLAND	KS	66211-1523	847-413-5048
29998	UPPER HUDSON NATIONAL INSURANCE COMPANY	4446 STATE RT 42 STE B	MONTICELLO	NY	12701	845-791-6700
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDRICKSBURG RD	SAN ANTONIO	TX	78288	210-498-2211
18600	USAA GENERAL INDEMNITY COMPANY	PO BOX 690286	SAN ANTONIO	TX	78269-0286	210-498-2211
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315-734-2385
26611	VALIANT INSURANCE COMPANY	110 WILLIAM ST 30TH FL	NEW YORK	NY	10038	212-444-4000
20508	VALLEY FORGE INSURANCE COMPANY	333 S WABASH 28TH FL	CHICAGO	IL	60604	312-822-5000
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	636-343-9889
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	919-846-4100
10815	VERLAN FIRE INSURANCE COMPANY	8403 COLESVILLE RD SUITE 300	SILVER SPRING	MD	20910	301-495-7722
10644	VICTORIA AUTOMOBILE INSURANCE COMPANY	1 NATIONWIDE PLAZA DSPF-76	COLUMBUS	OH	43215	614-249-1545
42889	VICTORIA FIRE & CASUALTY COMPANY	1 NATIONWIDE PLAZA DSPF-76	COLUMBUS	OH	43215	614-249-1545
29033	VICTORIA INSURANCE COMPANY	30833 NORTHWESTERN HWY STE 220	FARMINGTON HILLS	MI	48334	248-538-4530
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	908-903-2000
13137	VIKING INSURANCE COMPANY OF WISCONSIN	1800 N POINT DR	STEVENS POINT	WI	54481	715-346-6000
40827	VIRGINIA SURETY COMPANY INC	175 WEST JACKSON BLVD 11TH FL	CHICAGO	IL	60604	312-356-3000
32395	VISION SERVICE PLAN INSURANCE COMPANY	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	916-851-5000
26085	WARNER INSURANCE COMPANY	500 S BROAD ST	MERIDEN	CT	06450	203-634-7200
32778	WASHINGTON INTERNATIONAL INSURANCE COMPANY	650 ELM STREET	MANCHESTER	NH	03101	603-644-6600
26069	WAUSAU BUSINESS INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
26042	WAUSAU UNDERWRITERS INSURANCE COMPANY	175 BERKLEY ST MAIL STOP 03B	BOSTON	MA	02117	617-357-9500
25011	WESCO INSURANCE COMPANY	59 MAIDE LANE 6TH FLOOR	NEW YORK	NY	10038	212-220-7120
44393	WEST AMERICAN INSURANCE COMPANY	9450 SEWARD RD	FAIRFIELD	OH	45014	617-357-9500
15350	WEST BEND MUTUAL INSURANCE COMPANY	1900 S 18TH AVE	WEST BEND	WI	53095	262-334-5571
21121	WESTCHESTER FIRE INSURANCE COMPANY	PO BOX 1000 436 WALNUT ST	PHILADELPHIA	PA	19106	215-640-2391

**PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

<b>NAIC CODE</b>	<b>COMPANY NAME</b>	<b>MAIL ADDRESS</b>	<b>CITY</b>	<b>STATE</b>	<b>ZIP</b>	<b>TELEPHONE</b>
27871	WESTERN AGRICULTURAL INSURANCE COMPANY	5400 UNIVERSITY AVE	WEST DES MOINES	IA	50266	515-225-5400
27502	WESTERN GENERAL INSURANCE COMPANY INC	5230 LAS VIRGENES RD	CALABASAS	CA	91302	818-880-9070
10008	WESTERN INSURANCE COMPANY	PO BOX 21030	RENO	NV	89515	775-829-6650
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605-336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	330-887-0101
39845	WESTPORT INSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	913-676-6723
38776	WHITE MOUNTAINS REINSURANCE CO OF AMERICA	ONE LIBERTY PLZ 19TH FL	NEW YORK	NY	10006	212-312-2500
31232	WORK FIRST CASUALTY COMPANY	3411 SILVERSIDE RD STE 101	WILMINGTON	DE	19811	302-477-1710
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213-747-6492
20273	WRM AMERICA INDEMNITY COMPANY INC	325 DONALD J LYNCH BLVD	MARLBOROUGH	MA	01752-4729	516-750-9412
24554	XL INSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902	203-964-5200
20583	XL REINSURANCE AMERICA INC	70 SEAVIEW AVE	STAMFORD	CT	06902-6040	203-964-5200
37885	XL SPECIALTY INSURANCE COMPANY	SEAVIEW HOUSE, 70 SEAVIEW AVE	STAMFORD	CT	06902	203-964-5200
24325	YORK INSURANCE COMPANY	1275 WAMPANOAG TRAIL	RIVERSIDE	RI	02915	401-453-7132
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812-468-5839
27090	YOUNG AMERICA INSURANCE COMPANY	PO BOX 224467	DALLAS	TX	75222-4467	214-333-4002
30325	ZALE INDEMNITY COMPANY	PO BOX 152762	IRVING	TX	75038-1003	972-580-4039
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818-713-1000
16535	ZURICH AMERICAN INSURANCE COMPANY	1400 AMERICAN LN TWR 1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048
27855	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	1400 AMERICAN LN T1 19TH FL	SCHAUMBURG	IL	60196-1056	847-413-5048

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